

## Tests

WASHING MACHINES  
SPEAKER DOCKS  
GRASS TRIMMERS

# CHOICE

Independent information for smart consumers

## SLICE OF LIFE

Can bread make you  
brainier?

### NAIL SALONS

Poor hygiene and  
“nails like daggers”

### NURSING HOMES

Finding a  
good one



## COMING SOON ...

### Personal DVD players

How to keep your kids happy on long car trips.



### Cereal bars

The best and the worst nutritionally.



### Cots

Finally getting safer?



### Subscribe to CHOICE

PERSONAL SUBSCRIPTIONS

One year \$74, two years \$137.

COMPANIES/INSTITUTIONS

One year \$118, two years \$225.

For subscription and renewal enquiries only, call 1800 069 552.

### CONTACT US

**WRITE** to us at CHOICE, 57 Carrington Road, Marrickville 2204.

**PHONE** us on (02) 9577 3399.

**FAX** us on (02) 9577 3377.

**EMAIL** us at [ausconsumer@choice.com.au](mailto:ausconsumer@choice.com.au)

## Nail-biting stuff

"Operation talon salon" ... "The dirty claw offensive" — these were just a couple of the names our 'shadow' shoppers ended up calling CHOICE's recent investigation into nail salons (page 12).

And some of the findings were in fact quite gruesome. There was the nail technician spotted washing the hand towels in the foot spas. Another one using scissors that had just been used on someone's feet on her own nails, and then proposing to use them again — without cleaning — on our shopper's hands. One who had open wounds on her hands and had to be asked to wear gloves. And the more straightforward but unfortunately fairly frequent ones who "made a mess of the nail polish".

Some of our shadow shoppers will probably never go near a nail salon again. And we don't blame them, given the apparent anarchy reigning in the industry and the mess of inadequate regulation and monitoring across states and local councils.

At the very least, CHOICE wants to see a nationwide approach, with appropriate regulation and regular inspections of nail salons by health authorities. While so far — fortunately — there's been no known case in this country of serious diseases being passed from one person to another via dirty implements in nail salons, there's no good reason to put off regulation till it's happened. Certainly in California there's already been an outbreak of leg boils that was traced back to the foot spas of a nail salon.

Not all the nail salons our shoppers visited were bad: they reported themselves very satisfied with 19% of them for hygiene, service, a fabulous manicure and an overall good experience. But one in five good experiences really isn't enough for an industry to get away with.



Jane Mackenzie  
Editor

### [www.CHOICEextra.com.au](http://www.CHOICEextra.com.au)



This is a free website for CHOICE magazine subscribers. It's an index of CHOICE articles going back to Jan/Feb 2002, with links to PDFs of many of them so you can read them immediately, without having to go and find your issue of CHOICE.

To use this website you need to log in with your subscriber number, which is the number directly above your name on the mailing label that comes with the magazine.

If you see the  symbol in a magazine article it means there's extra information on [choiceextra](http://choiceextra.com.au) that we couldn't fit into the magazine.



## Call 1300 360 655

All you need is the model name and number you want to buy, the price you want to beat, and your CHOICE subscriber number (from the mailing label with the magazine). CHOICE Shopper is available to personal subscribers only, and you can use it to buy major laundry, kitchen and home entertainment appliances, cameras and computers (all costing over \$100) and cars (over \$10,000).





## CONTENTS

September 2006

### COVER STORY

#### 8 Bread and superbread

Will eating certain kinds of bread really keep you healthier and make your kids brainier, or is it just marketing hype?

Photo: Gene Ross

### REPORTS

#### 16 Mind the gap!

Not just your health fund but the state you live in can affect how much you end up paying for healthcare out of your own pocket.

#### 18 Nursing homes

Plan ahead: don't have to make decisions in an emergency.

#### 23 Driving a green machine

Which cars are kindest to both your pocket and the environment?

#### 26 The cost of health

How to get the most out of the healthcare system.

#### 30 Water heaters buying guide

Gas, electricity, solar ... the pros and cons of each.

### TESTS

#### 12 Nail file

Our 'shadow shop' of nail salons turned up some hygiene horror stories (as well as some ugly nail jobs).

#### 34 Speaker docks for iPods

Listening to digital music when you're *not* on the move.

#### 38 Washing machines

The gen on 37 top and front loaders.

#### 44 Lawn trimmers

Can cordless battery-operated models do the job as well as petrol trimmers?

### REGULARS

4 CHOICE Cuts

7 Your Letters

11 Hip Pocket: Prepaid 'credit' card, kids' bank account pays bonus interest

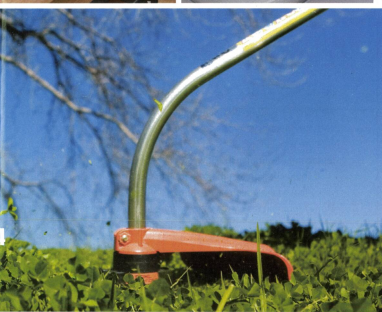
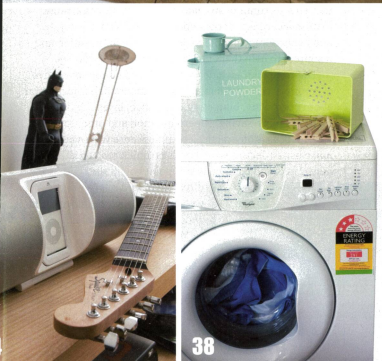
33 Food Bites: New healthier Happy Meal, where your fruit and veg come from

48 Consumer Bookshelf

49 Recalls and bans

51 CHOICE index: October 2005 to September 2006

52 The Hard Word



## Post a complaint

Tired of your mail going astray? You might want to make a complaint to the new Postal Industry Ombudsman (PIO).

The PIO will begin operation in October this year. It's part of the office of the Commonwealth Ombudsman and investigates consumer and business complaints about the postal industry, including Australia Post. Unfortunately it doesn't have the power to investigate private postal, courier and parcel or parcel-carrying services unless they volunteer to register with the scheme, but it's encouraging them to do so.

A list of postal operators that have registered will be available on the PIO website at [www.pio.gov.au](http://www.pio.gov.au) once it begins operation. You'll also be able to make your complaint via the website or by phone, fax, email, in writing or in person at the Commonwealth Ombudsman's offices in your state or territory.

The ombudsman can recommend remedies to the postal operator in question, such as changing a policy or procedure, reconsidering or changing its decision, or paying compensation. However, like the other Commonwealth Ombudsman systems, the operator doesn't have to follow the ombudsman's recommendation.



## CORRECTIONS

### AIRLINE LOUNGES

CHOICE, June 2006

In Tables 1 and 2 on pages 23 and 24 it wasn't clear that the 'Membership cost' column for the **QANTAS CLUB** includes the joining fee. To renew membership, it then costs \$355 or 65,000 Frequent Flyer points for one year, \$640 or 130,000 points for two years, or \$1200 or 240,000 points for four years. To renew a partner's membership for one year costs \$215 or 45,000 points.

Similarly, the price listed for **AMERICAN AIRLINES** (US\$450 or 70,000 air miles annually) includes the joining fee. The annual renewal fee is US\$400 or 60,000 miles.

The 'Life membership' column for **SINGAPORE AIRLINES** should have said the airline doesn't offer membership for a fee, only to first and business-class passengers and high-status members of its frequent flyer program.

### 81 CM LCD TVS

CHOICE, August 2006

On page 24 we said the **LG 32LX2D-AA** has a standard-definition digital tuner; in fact it's high-definition. This means you wouldn't need to buy a separate set-top box to watch HD digital TV.

## UPDATE

### HAIR STRAITENER RECALL

CHOICE, August 2005

Dateline Imports has recalled the **SILVER BULLET Lightning ES2000** hair straightener, which featured in our *What to buy* list in the above issue. For details of the recall, see page 49.

## Helping you through the money maze

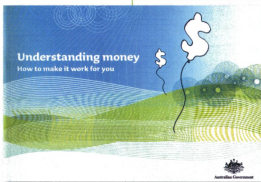
The Federal Government wants to help people understand money matters and make better financial decisions. To that end it's running an *Understanding Money* campaign to raise awareness of the benefits of financial literacy, and to encourage people to use available information and resources to help them make the most of their money.

The campaign includes a website and handbook to give everyone access to reliable, easy to understand information about borrowing, budgeting, insurance, investing, setting financial goals, saving, superannuation and other topics.

The focus is on practical, commonsense ways you can make better decisions — there's no quick road to riches here. Links and contact details point you in the right

direction to find out more; the website also provides information about upcoming seminars.

You can get a free *Understanding Money* handbook by phoning 1800 236 235. The website at [www.understandingmoney.gov.au](http://www.understandingmoney.gov.au) has similar information and additional interactive features.



## Can you help?

### HAD A PROBLEM WITH YOUR MOBILE PHONE?

We're investigating after-sales service from mobile phone retailers and providers. If your phone broke down or developed a fault, was the problem resolved quickly and satisfactorily? Did you get a replacement phone while it was being fixed?

If you've had an experience, good or bad, we'd love to hear from you. Please send an email to [money@choice.com.au](mailto:money@choice.com.au), a fax to The Money Team on (02) 9577 3377, or write to The Money Team, CHOICE, 57 Carrington Road, Marrickville 2204. Thanks for your help.

## Warning, warning — the latest scam and other rip-offs

■ If you notice a missed call on your mobile phone from a number you don't recognise, be warned. A marketing company is reported to have acquired large quantities of mobile phone numbers, which it calls, before quickly hanging up.

This is the bait; if you return the call (to an 02 or 03 number) you're greeted by a recorded message that tells you to call a 190 number "winners' hotline" to get your "individual winner's code", collect a gift worth at least \$40 and go into a promotion to win up to \$10,000.

There are two scams going here. First, the 190 call is charged at \$2.97 per minute or even more for mobiles (at least the recording tells you this). "I recently had a missed call from one of these numbers," says Carl. "I was expecting a call from my mechanic, so thinking it was him I phoned back a few minutes later. As soon as I heard the recorded message I knew there was something fishy and hung up."

Second, the gift on offer is a collection of mobile ringtones — which later cost \$4 a week if you don't opt out. And don't pin your hopes on winning the \$10,000.

■ Meanwhile, an old scam is still alive and well. Shirley recently received a "phishing" email from an authentic-looking address (accounts@national.com.au), asking her to click on a link to update her banking details (but probably trying to get personal information to fraudulently access her account). "I knew this was a scam as I've never had a **NATIONAL AUSTRALIA BANK** account," Shirley says. We contacted **NAB**, which confirmed the email was from fraudsters and had already started actions to shut the

website down. Legitimate banks never send emails asking their customers to update their account details, so if you receive one, delete it and don't click on the links. You could also forward suspicious emails to your bank (**NAB's** dedicated address is [spoof@national.com.au](mailto:spoof@national.com.au)) so it can investigate the source with anti-crime agencies.

■ And David Tweed is at it again, this time making unsolicited offers of just \$1 per share to **INVESTA PROPERTY GROUP** shareholders, through his company **DIRECT SHARE PURCHASING CORPORATION (DSPC)**. As required by law, **DSPC** discloses the true market price, but at the time of the offer, **INVESTA's** shares were trading at around \$2.20, so **DSPC** was paying less than half their value. Don't be fooled by these rip-off offers.



## SLEEP WITH THE STARS



Next time you book a hotel or motel in Australia, take a closer look at the rating. Are there stars indicating the quality of the accommodation or are you eyeballing smiley faces, thumbs or a tick or three?

It seems some accommodation establishments in Australia have decided to bypass the independent star rating provided by **AAA Tourism** and have given themselves the thumbs-up instead.

**AAA Tourism**, which assesses accommodation in Australia on behalf of Australian Auto Clubs, has become aware that a small minority of accommodation operators are simply making up their own ratings.

CEO of **AAA Tourism**, Jeff Floyd, says self-

rating doesn't give customers any assurance of quality or consistency. "Properties that self-rate themselves without submitting to independent assessment are giving consumers no assurance that they're going to get what they pay for. A hotel, motel or B&B appointing itself '5 Star' or '5 anything' is like my daughter choosing her own university entry score at the end of Year 12!"

The star-rating system is Australia's official rating scheme for a diverse range of 11,000 tourist accommodation properties, and uses a stringent point-check that rates facilities, amenities, levels of maintenance and cleanliness. The assessors also perform regular compliance checks so that ratings remain accurate.

The **Tourism and Transport Forum**, which is the peak industry group for the tourism, transport and infrastructure sectors, says the star rating provided by **AAA Tourism** is currently the best indicator of quality for tourists booking accommodation in Australia. However, it points out that not all reputable hotels are star-rated, as some major chains have their own international benchmarks.

So to avoid ending up in a place that the owner might think is three thumbs-up but you give the thumbs-down, be sure to use a recognised accommodation rating system such as the star rating, choose a well-known chain or rely on good old word of mouth to ensure you sleep easy.



## Plastic bag confusion

Ben from Wollongong emailed us about a plastic bag he'd brought home with claims on it that it was an "envirobag" that "would start to disintegrate after eight weeks when exposed to open air, water or buried underground". Ben dutifully buried the bag in his compost heap, checking its progress periodically. He sent us photos of the bag 28 weeks into the process. The result? No visible disintegration at all.

A number of issues surround

'eco-friendly' plastic bags. Many are labelled as 'degradable' or 'biodegradable' and some experts are concerned that this labelling can confuse consumers. In a recent CHOICE Online poll, 157 out of 418 respondents (38%) said they didn't know the difference between the two words.

There is a difference. If something 'degrades' it means it will break into smaller pieces. If it biodegrades, it gets eaten by micro-organisms and ends up as water, carbon dioxide and minor residues. If a plastic bag only degrades, it may increase litter and remain a hazard to wildlife, especially if it takes a long time to do so.

Lots of different materials and technologies produce plastic for 'degradable' or 'biodegradable' bags. Biodegradable bags — such as the Mater-bi ones used by ALDI supermarkets — are often made of naturally biodegradable materials such as cornstarch, or plastics that are compostable and biodegradable according to the European Standard EN13432. Many need to be composted in order to biodegrade.

Degradable bags are made of materials that can be triggered to disintegrate (at various rates) by things such as UV light, heat or water. They may need specific conditions for biodegradation to work, or may simply break into pieces that could themselves take many years to biodegrade.

### STANDARDS ON THE WAY

There are two new Australian standards in the pipeline — one for biodegradable bags and one for bags made from a type of degradable plastic said to be 'oxo-biodegradable'.

Any bag meeting the future biodegradable standard must break down within 12 weeks in a commercial composting system, until 90% of it can pass through a 2 mm sieve. This process would be much slower if you threw it in the compost heap at home.

The technology to make oxo-biodegradable plastic bags was developed by EPI Environment Plastics, a Canadian company that produces many of the oxo-biodegradable products available in Australia. EPI told us its oxo-biodegradable

plastic contains an additive that triggers a degradation process. When exposed to certain levels of UV light, the plastic disintegrates into smaller molecules, which the company says will then ultimately biodegrade.

EPI also says while oxo-biodegradable bags aren't recommended for home compost heaps, they will break down in managed compost operations. However, Professor Greg Lonergan, expert in biodegradation at Swinburne University of Technology, has tested these bags and says while he's observed them degrading under UV lamps, he's yet to see one break down completely in normal outdoor conditions.

The International Biodegradable Polymers Association and Working Group (IBAW) agrees — it even says oxo-biodegradable products are quite resistant to biodegradation. Other tests have given conflicting results.

EPI sent us eco-toxicity studies, performed by independent third-party labs on compost material containing EPI products, that showed "no negative influence on plant growth, earthworms or freshwater organisms". However, IBAW is concerned that one of the additives used to make these bags, cobalt, is released when the bag degrades. Cobalt is toxic at certain levels and highly persistent in water and the environment.

So all in all, the evidence for oxo-biodegradable bags is pretty inconclusive at the moment.

### RECYCLING PROBLEMS?

Another issue is whether degradable and biodegradable bags will cause problems if recycled with non-degradable plastics. EPI says its bags don't interfere with the recycling process as long as they're not already degraded. The Plastics and Chemicals Industry Association (PACIA) says it's not known if any degradable bags disrupt the recycling stream — it's a complex issue currently under review.

While the standard for biodegradable bags is on its way, it might be a while before we see the standard for oxo-biodegradable ones. For now, experts say the best bags to use are reusable ones (such as those made of recycled paper, string, calico or other fabric like the ones sold in supermarkets), as these all have less impact environmentally than single-use plastic bags.





# yourletters

## DOLLARS AND SENSE

I've been a subscriber to CHOICE for many years and have often used suggestions for purchases, but the article in the July issue about the top internet savings accounts couldn't have come at a better time.

I'm 60 and my husband is 70 and we're both retired. We'd made a decision over the previous few weeks that we no longer felt safe with our savings exposed to the share market. We decided it was high time to put our nest egg into high-interest savings accounts. We've had a financial adviser for many years but felt that if the market took a big dip, we wouldn't have the capacity to recover this time. We cashed in investments and sold some shares and were looking for accounts to spread our money over.

We'd been using ING for a long time and have also opened AMP and HSBC accounts and still wanted one more.

Thank you for your top internet savings accounts report. I opened a BANKWEST account this morning.

Thanks for a great and helpful magazine and keep up the good work.

Joy Bezzina

At the time of writing (early August 2006) **BANKWEST** still offers the highest introductory rate for new customers (6.6% pa including a 0.6% bonus rate for 12 months). We intend to keep a close eye on



online savings accounts; **CHOICE** Online members can also keep up to date with the latest movements by checking the *high-interest savings accounts calculator* at [www.choice.com.au](http://www.choice.com.au).

## A SICKLY SAMSUNG

Being an avid reader of CHOICE I've always researched any product I buy thoroughly. Last September, I purchased a **SAMSUNG E720** mobile phone. I had problems with it from the beginning and since February it's spent more time with Samsung than with me. The phone has been sent to Samsung three times for repair for the same fault. Today it's going back for the fourth visit as the fault still hasn't been rectified.

Throughout this saga I've discovered that generally repairs take approximately four weeks, while the last attempt took two months. When I bought my phone I asked many questions, but not about the length of time I would be without a phone if it had to be repaired.

A second important point is that you're told that if the phone is returned for the same fault a certain number of times (and this varies with the different manufacturers), your phone will be replaced. What

doesn't seem to be general knowledge is that you don't receive a new phone as replacement, as I was naive enough to think, but a refurbished phone. In my case certain parts within my phone were replaced and the phone sent back to me was still faulty.

Samsung certainly has excellent phones and I can understand CHOICE in June 2006 selecting the **D600** as the best, but I've found its customer service very poor. It gives the impression that one part of the company doesn't know what the other is doing, and it doesn't respond to letters from customers.

From my experience, while specifications are important when choosing a mobile phone, so too are the repair times and the quality of the manufacturer's service. If they're of a low standard that lovely new mobile you're excited about can turn into a long, stressful saga.

Deborah Flessner

Since Deborah wrote to us she's had good news. Having had no luck with the refurbished phone

## THUMBS UP!



■ Betsy Hausner awards **ELECTROLUX** a

'Thumbs-up' after one of the burners on her new **WESTINGHOUSE** gas cooktop was faulty. A representative from the company made the long trip to her home in the country to sort it out, and later arranged for a special screwdriver to be posted out free of charge to fix a problem with the knobs. Betsy says she considers the service she received a "standout".

■ Andrew Tanner wants to applaud **EGO**

**PHARMACEUTICALS** after he recently sent an email about a faulty pump on his QV Wash. Andrew was pleasantly surprised to receive a replacement pack in the post as well as a postage-paid envelope so he could return the damaged goods.

provided by Samsung, Deborah was given a new phone to replace her faulty mobile by her local Optus dealer (her mobile network provider), as a goodwill gesture.

We spoke to Samsung and it's offered to contact Deborah to investigate her particular problem further. Samsung says its policy is to replace any problem phone with a "brand-new" or an "as new" phone that's been refurbished to exacting standards and tested to ensure the quality is as good as new. It says this has been a successful policy for customer satisfaction.

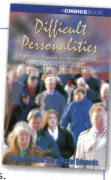
Samsung says it's currently updating its warranty policy so that any phone that can be quickly repaired will be repaired within 30 minutes or less while a customer waits. Otherwise it will be replaced with an "as new" phone.

## LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. Address these letters to *Thumbs Up* at the address on page 2.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Deborah Flessner, receives a copy of *Difficult Personalities*, or any other book of her choice from Consumer Bookshelf, page 48.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.





# Bread and superbread

Can giving your kids the right bread really make them brainier?

## IN A NUTSHELL

■ High-fibre white bread, bread with omega-3s, bread with low GI... the claims are impressive: they keep you regular, they're good for your heart, they'll even make your kids brainier. But much of this is marketing hype; the healthiest breads are still those made from whole grains — plain old wholemeal and multigrain.

Once upon a time, when the world was very young, there was white bread and brown bread. Now there's high-fibre white bread, bread with low GI, bread with soy and linseed, bread with extra calcium, bread with omega-3s... Are they really worth paying extra for? Are they really as good for you (or your kids) as the labels and ads claim?

We take a close look at their ingredients and the science (if any) behind the claims.

## WHOLE GRAINS

### The claims

■ "Wholegrains ... provide a whole range of benefits for our wellbeing, including the protective benefits of dietary fibre, phytochemicals and antioxidants." COUNTRY LIFE BAKERY Biomax.

■ "Wholegrains are less processed and contain a variety of beneficial nutrients." BURGESS Rye.

■ "Contains wholegrains to help maintain a healthy heart and digestive system." TIP TOP 9 Grain.

### The facts

There's very good evidence that eating whole grains in bread and cereals helps protect you against heart disease, type 2 diabetes and some forms of cancer. But 'whole grains' doesn't

just mean the little bits in multigrain bread that can get between your teeth. The whole grains can be milled into wholemeal flour or processed in other ways that retain the nutritious bran and germ. But the vitamins, minerals, antioxidants and other phytochemicals that are concentrated in the outer layers of the grain are mostly lost when it's milled to make white bread flour.

The evidence for the nutritional benefits of whole grains is now so strong that in the US, food manufacturers are allowed to claim (provided the product meets other nutrition criteria) that, "Diets rich in wholegrain foods and other plant foods, and



low in saturated fat and cholesterol, may help reduce the risk of heart disease."

### The verdict

Bread made from whole grains is the best you can eat, and the evidence (for once) matches the claims.

## DIETARY FIBRE

### The claims

■ "Fibre helps keep you regular and helps maintain a healthy digestive system." **TIP TOP Up Calcium & Hyfibe.**

■ "... to help maintain a healthy digestive system." **TIP TOP 9 Grain.**

■ "Beneficial for maintaining good digestive health." **BURGEN Rye.**

### The facts

Experts recommend that we aim to eat at least 30 g of fibre a day. Nearly all the special breads we looked at give you plenty of dietary fibre. But don't assume it all comes from whole grains — when we checked the ingredients we found the breads with the most fibre have it boosted with various supplements that aren't normally in bread. Neither do some of these supplements contain insoluble fibre, which is the kind associated with keeping your digestive system healthy.

■ **Psyllium husks** (COUNTRY LIFE BAKERY Performax, MOORES Rye and Wholegrain Low GI). Psyllium's rich in soluble fibre and there's strong evidence it can protect against heart disease. But you'd need about 10 g a day to see a significant benefit, much more than you'd get in a few slices of these brands of bread. It would be cheaper to buy psyllium separately from the supermarket (about \$4 for 200 g).

■ **Guar gum** (BAKERS DELIGHT Hi-Fibre Lo-GI, TIP TOP Up Energi, WONDER WHITE + Calcium, WONDER WHITE Low GI and WONDER GOLD + Iron). Also called 'vegetable gum' (412), it's a form of soluble fibre that's used a lot in processed food as a thickener. Again there's strong evidence that it can protect against heart disease (if you eat enough of it) and it lowers the glycaemic index (see right) when it's added to bread.

■ **Inulin** (COUNTRY LIFE BAKERY Biomax) is extracted from chicory roots or made synthetically from ordinary sugar (sucrose). It counts as dietary fibre under the Food Standards Code but there's little evidence that it provides the same health benefits. It may reduce your risk of bowel cancer, but only if you eat a lot more of it than you'd get from regularly eating a few slices of bread. But it's a probiotic (meaning that it can boost the numbers of useful bacteria in your gut — for more on this see *Anything bugging you?*, CHOICE, July 2006).

■ **Hi-maize.** This is a much-promoted ingredient of WONDER WHITE breads. It's made from a special variety of maize that's rich in **resistant starch** — a form of starch that's not broken down by our digestive enzymes. It has some of the health attributes of dietary fibre and counts as dietary fibre under the Food Standards Code. So if your kids really won't eat wholemeal bread it's better for them than regular white bread.

### The verdict

Bread with these supplements is probably better for you than white bread with a lot less fibre of any sort, although you don't get the other health benefits that come from whole grains. However, much of the evidence for the health-promoting properties of dietary fibre comes from studies in which the fibre was in the form of fruit, vegetables and whole grains — not supplements like the ones added to these breads.

## LOW GLYCAEMIC INDEX

### The claims

■ "Low GI for sustained energy." **TIP TOP Up Energi.**

■ "For slow energy release and increased feeling of fullness." **BURGEN Mixed Grain.**

■ "Digested slowly to give sustained energy."

**MOORES Rye and Wholegrain Low GI.**

■ "The carbohydrate in [COUNTRY LIFE BAKERY] Performax (GI 38) is digested and absorbed gradually in contrast to the rapid absorption of regular wholemeal breads (GI 77)."

■ "It's the low GI that really satisfies, with the sustained energy to help your kids work and play."

**WONDER WHITE Low GI.**

### The facts

Most of these claims are little more than marketing hype. If you have diabetes or pre-diabetes there's

*One big manufacturer dumbfounded us by saying, "We don't consider wholemeal flour to be a characterising ingredient in wholemeal bread."*

## 'Wholemeal' that's not wholemeal

You might expect bread that's labelled 'wholemeal' to be just that — bread that's made from 100% wholemeal flour. But you'd be wrong. Most of the 'wholemeal' bread we found in the supermarkets was in fact made from a mixture of wholemeal and refined white flour, and the manufacturers don't tell you how much wholemeal flour you're getting.

For most foods, manufacturers are now required under the Food Standards Code to state the percentage of any ingredient that's mentioned in the name. But it seems bread's an exception. One big manufacturer dumbfounded us by saying, "We don't consider wholemeal flour to be a characterising ingredient in wholemeal bread."

The regulator, Food Standards Australia New Zealand, has told us that the manufacturers are wrong. We're taking it up with the state and territory health and food agencies responsible for enforcing the code. Bread is a staple food and consumers are entitled to know what's in it.

growing evidence that you should be considering GI as a factor in making healthy food choices, but for generally healthy people research hasn't yet shown significant health benefits. Low GI doesn't necessarily mean 'healthy': potato crisps have a low GI and so does chocolate cake.

## The verdict

If you're concerned about GI, you might just as well buy ordinary multigrain bread — it has a lower GI than most of the brands of bread we found making special GI claims.

## OMEGA-3s

### The claims

- "Omega 3 DHA helps to promote healthy brain development and function ... helps maintain heart health ... helps to develop and maintain our eyesight." **TIP TOP Up Omega 3.**
- "... includes soy and linseed which contain omega 3 ALA to help maintain a healthy heart." **TIP TOP 9 Grain.**

### The facts

It's easy to get confused with omega-3 fats because there are two types:

- Those derived from plants (mainly ALA).
- Those from fish (mainly EPA and DHA). There's now very good evidence that the omega-3 fats from fish can reduce your risk of heart disease. Expert opinions differ a little, but typical recommendations are 300 to 500 mg per day of EPA/DHA.

There's also evidence that EPA and DHA are important for the development of the central nervous system in babies, before and after they're born, and suggesting that if women eat fish rich in EPA and DHA when they're pregnant and breastfeeding, it helps the

baby's development. Other studies suggest you might increase your child's IQ by 0.8 to 1.8 points, but you'd need to increase your intake of DHA by 1 g (1000 mg) per day. To get that much DHA from **TIP TOP Up Omega 3** bread you'd need to eat four whole loaves of it.

Omega-3s may also assist in the development of good eyesight in babies, but there's no evidence that they help to maintain good eyesight for the rest of us.

There's no evidence you get the same health benefits from ALA. This fat may also help to prevent heart disease, but none of the other claimed benefits are proven and you need to eat even more of it (800 to 1100 mg per day).

## The verdict

**TIP TOP Up Omega 3** bread contains fish oil (using technology developed by the CSIRO) but other breads that make omega-3 claims only contain the omega-3 fats from plant sources.

Most people get plenty of ALA from cooking oils and spreads but on average we're not getting enough EPA and DHA. The **TIP TOP** bread makes a real contribution, but a sandwich made with tinned salmon (40 g) and ordinary bread would give you about 600 mg of EPA and DHA, more than a day's quota in one hit. And there's little evidence that even that much will make your child brainier.

## SOY, LINSEED AND PHYTOESTROGENS

### The claims

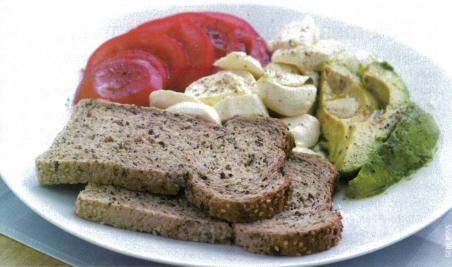
- "Soy and linseeds contain phytoestrogens, reported to be beneficial for women's wellbeing." **MOLENBERG Swiss Bake.**
- "For women's wellbeing ... including soy and linseed that are beneficial for women's health." **BURGEN Soy-Lin.**

### The facts

Phytoestrogens are substances found in some plants, such as soy and linseed, which mimic the hormone oestrogen. The theory is that they relieve the symptoms associated with menopause, such as hot flushes, and protect against heart disease and some cancers, including breast cancer.

## The verdict

In reality there's no consistent evidence that soy phytoestrogen extracts or soy products reduce the severity or frequency of hot flushes, and no evidence at all that linseed helps to relieve menopausal symptoms. There's also little evidence that phytoestrogens lower the risk of heart disease or breast cancer. So there's no point buying soy and linseed bread unless you just like the taste.



## Prepaid Visa card



A reloadable prepaid card that can be used like a credit or debit card is now available in Australia. It works like a debit card in that you spend your own money and don't get into debt, but it doesn't require a linked bank account. It can be used anywhere a Visa card is accepted, such as in shops, ATMs, for online payments and overseas.

The card is called 'bopo' (buy online pay offline) and was launched by Bill Express together with CUSCAL (formerly known as the Credit Union Services Corporation). As the issuer CUSCAL is responsible for terms and conditions, and processing and handling any disputes.

How it works:

- As it's not a credit card a 100-point identity check isn't normally needed. You only have to provide your name, address, date of birth and telephone number.
- You can have a maximum balance of \$1000 on the card and can load up to \$2000 within a 30-day period. For higher transaction limits you need to complete a 100-point ID check, which may be possible at associated credit unions by Christmas.
- The card is targeted at people who worry about using credit or the risk of online payments, or who wouldn't be able to qualify for a credit card, such as children — the minimum age is seven.
- You can link different bopo cards, such as your children's cards to your own, and transfer money between them.

However, this all comes at a price. A range of fees applies, from a \$9.95 upfront issuing fee to a \$1.50 fee for loading money onto the card, and 25 cents for each purchase made on the card (see the table, above right).

One trap is the account-keeping fee, which applies if you don't use the card: a \$1 monthly fee applies after you haven't used it for three months, going up to \$5 per month after 12 months with no use. To avoid it you need to take all the money out, as it doesn't apply when the balance is zero.

Because of these fees we think for most people a credit card with a low credit limit or a debit card would be a better option.

The card will be available at all capital-city Bill Express newsagent outlets later this year (Bill Express lets you pay your bills at participating newsagents), where you'll also be able to top it up. Currently you can get it online at [www.bopo.com.au](http://www.bopo.com.au).

| Bopo card fees                                  | Amount (\$)       |
|-------------------------------------------------|-------------------|
| Standard card issue fee                         | 9.95              |
| Reissue stolen / damaged card standard delivery | 10.00             |
| Reissue stolen / damaged card urgent delivery   | 15.00             |
| <b>Loading the card</b>                         |                   |
| BPAY                                            | 1.50              |
| Over-the-counter transaction                    | 1.50              |
| Card-to-card transfer                           | Sliding scale (A) |
| <b>Spending money</b>                           |                   |
| Purchase                                        | 0.25              |
| Online purchase                                 | 0.50              |
| ATM withdrawal                                  | 1.85              |
| International purchase                          | 0.50              |
| International online purchase                   | 0.50              |
| International ATM withdrawal                    | 3.95              |
| International exchange fee                      | 2.5%              |
| <b>Balance inquiry</b>                          |                   |
| ATM balance inquiry                             | 1.00              |
| SMS balance inquiry                             | 0.20              |
| Web balance inquiry                             | Nil               |
| <b>Account-keeping fees</b>                     |                   |
| Monthly fee when used                           | Nil               |
| Monthly fee after 3 months without use          | 1.00              |
| Monthly fee after 12 months without use         | 5.00              |

(A) 25 cents for less than \$10 up to \$5 for \$300 or more.

## KIDS' ACCOUNT WITH 10% BONUS INTEREST

**BANKWEST's** new **Kid's Bonus Saver** account for children under 15 pays a total interest rate of 10.01% for the first year for balances of up to \$3500.

You have to deposit between \$25 and \$250 each month and make no withdrawals, otherwise the interest rate drops to just 0.01%. The account also has to be linked to a **BANKWEST's** Children's account. After 12 months the saved amount is automatically transferred from the **Bonus Saver** account to the children's account, which has interest rates between 2.5% (up to \$4999) and 4.5% (\$10,000 and over). **(BANKWEST's)** online saver account offers a higher interest rate than this.)

For more information go to [www.bankwest.com.au](http://www.bankwest.com.au) or phone 13 17 20.

It's worth noting, however, that interest above \$772 earned by children (under 18s) attracts high tax rates. Contact the ATO on [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 61 for more information.







# Nail file

Some of the nail salons our shadow shoppers visited were way below par for hygiene and service.

JUPITER IMAGES

## IN A NUTSHELL

- Of the 53 nail salons visited, our shadow shoppers found more than a third unsatisfactory.
- Their main complaints were about bad hygiene standards, poor customer service and shoddily done manicures.

In recent years there've been reports from the US about consumers getting infections in some nail salons because of poor hygiene practices, and the use of dangerous chemicals. The body representing the nail industry here, the Australian Professional Fingernail Association (APFA), says similar things are happening in this country. It's calling for the government to regulate the industry.

To find out more about how Australian nail salons shape up, we sent 15 'shadow shoppers' to 53 salons in Sydney. Our shoppers requested a full manicure, telling the technician they'd never had a professional one before and asking what the process entailed. To avoid any risk of infection, if the technician tried to use metal implements to cut or push back their cuticles they asked her not to. Our shoppers then filled out a questionnaire about what they'd observed in relation to hygiene, the manicure, how long it took, what it cost and whether the experience was a satisfactory one.

While our shoppers were very satisfied overall with 19% of the salons they visited, they were dissatisfied with over a third of them. We heard reports of technicians not following basic hygiene procedures, filthy salons, badly done manicures, technicians who couldn't explain what the manicure would entail and poor customer service.

## KEEP IT CLEAN

*"They seemed quite pedantic about cleanliness."  
"Counters and floors were dirty, instruments reused [and] technicians did not wash [their] hands at all."  
"[The technician] had open wounds on her hands. I [asked] her to put gloves on."*

Each state or territory's department of health has guidelines for health and safety that nail technicians are supposed to follow. A basic requirement of infection control is hand washing — either with soap and water or a 70% alcohol (or alcohol and chlorhexidine) rub. Both nail technicians and their clients should clean their hands before a manicure.

Most salons visited by our shoppers had the obligatory handbasin, running hot and cold water, soap, and towels or hand-dryers. The majority of our shoppers weren't asked to wash their hands

before the treatment, though. And only 8% of nail technicians were seen washing their hands directly before starting the manicure. 64% of technicians didn't wash their hands, while in 28% of visits our shoppers weren't sure or couldn't see if the technician had done so.

## STATE OF THE SALON

*"The salon was very clean — not confined. No strong smell."*

*"[The] salon was spotless."*

*"This salon had an overpowering smell that burnt my throat and made me feel ill."*

*"[The technicians] washed the handtowels in the foot spas."*

Our shoppers gave clean, tidy salons the thumbs-up. A few salons, however, had surfaces that weren't cleaned between clients, were covered in dust or even pieces of skin. In one salon, a technician put her dirty implements in the drawer with the cash.

If the salon has overpowering fumes, it could be a sign that it's poorly ventilated. The preferred substance for making acrylic nails, ethyl methacrylate, can be hazardous if used without appropriate ventilation. A strong, unpleasant odour could also mean they're using a dangerous substance called MMA (see *Going acrylic?*, page 15).

## WHERE'S THAT IMPLEMENT BEEN?

*"All the equipment looked very clean."*

*"[The technician] picked up the metal scissors ... used*

*on someone else's feet ... she used them to cut some skin from [around] her own nail. She then went to use them on me."*

In most states, best-practice guidelines regarding skin penetration say metal implements (such as cuticle clippers) that could cut the skin should be sterilised in an autoclave (a steriliser using steam and high pressure) to avoid the remote risk of spreading blood-borne viruses between one client and another. Once autoclaved, the instrument should either be taken out of the autoclave and used immediately, or kept in sterile wrapping until just before use. Technicians should also wear single-use gloves when carrying out any procedure where blood could be drawn, such as when cutting cuticles.

92% of the technicians who attempted to use metal cuticle clippers on our shadow shoppers

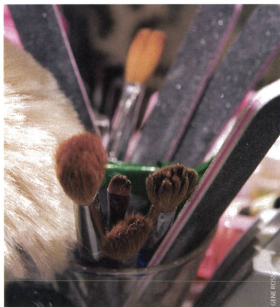


## What to look for

- A technician should have a Certificate II or III in Nail Technology from a registered training organisation. This should be displayed prominently in the salon.
- The Australian Professional Fingernail Association (APFA)

has an accreditation scheme for both schools and nail technicians. Look for its accreditation logo (above). Its website lists accredited technicians — to find one, go to [www.apfa.net.au/accreditation.htm](http://www.apfa.net.au/accreditation.htm) and type your postcode in the box under 'Find accredited nail technicians'.

- The salon should be clean and tidy, with linen and towels changed between clients.
- All chemicals should be in clearly marked containers.
- Metal tools that could penetrate the skin are best cleaned by sterilisation in an autoclave. In NSW and Victoria salons that cut cuticles must be registered with the local council, and in the ACT with the local government.
- Other non-disposable nail implements should be rinsed, scrubbed in tepid water and detergent and dried, or wiped with 70% alcohol between clients.
- Some salons keep implements especially set aside for each regular client — ask your technician to do this for you.
- Implements need to be clean and dry — don't let anyone use an implement on you that's been left sitting in water (even water containing disinfectant).
- If you're having acrylic nails put on, your technician should explain the procedure, what products they're going to use and how to care for the nails at home. APFA says electric drills (used for filing acrylic nails) should only be used by experienced, trained technicians, as they can penetrate the acrylic nail and cut or burn you, and even destroy the natural nail plate. It says there are acrylic products on the market today that don't need to be drilled, so they're unnecessary anyway. See also *Going acrylic?*, page 15.
- Don't be shy to ask questions about the manicure, the chemicals being used and how the implements have been cleaned.





## A TALE OF TWO SALONS

Genevieve, one of our nail salon shadow shoppers, visited four salons. She said one was particularly good, but another left a lot to be desired.

Genevieve thought the "good" salon looked professional — clean, not crowded and with a nice layout. "The technician was great — she was very friendly, explained the process clearly and seemed to know her stuff." The technician washed her hands before the treatment, and all the implements and surfaces looked clean. Genevieve was also very happy with the end product. "My nails were beautiful." The overall treatment took around 45 minutes, which included a massage.

Her manicure in another salon wasn't so pleasant. "When I went in it was jam-packed full of people and there were no seats," she said. The staff said they could give her a manicure right away, though. "I got shoved into a pedicure chair in the back room. When I gave [the technician] my jacket to hang up, she stepped in the pedicure bath, then later on someone had a pedicure, but the bath wasn't cleaned again."

The technician spoke very little English. Genevieve asked her not to cut her cuticles but she didn't seem to understand and cut them anyway. "The following few days they were red and sore, then the skin started to peel around them." Genevieve also noticed other technicians taking implements out of containers, then putting them straight back in again after they were used.

It was all over in 20 minutes. And the result? "My nails looked shocking... very pointed... lopsided and scratchy." The polish came off in one day. "I would never go back... she destroyed my nails. I had to fix them up [myself] — they were embarrassing."

didn't put on gloves. Even worse, no one used an implement that was sealed in a package, although half the technicians claimed the instrument had been autoclaved.

A virologist told us that while there's been no known case of blood-borne viruses such as HIV or hepatitis C being passed from one person to another from a dirty implement in a nail salon, "It's better to be safe than sorry." He said autoclaving is the safest way to sterilise. Boiling equipment, wiping or soaking it in disinfectant or putting it in a UV light cabinet, pressure cooker, microwave and the like doesn't sterilise it.

In any case, cuticles shouldn't be cut, as this increases the risk of infection. APFA says there are products that remove the cuticle without the need for cutting, so at best it's an unnecessary procedure.

Other equipment such as nail files and buffers should either be disposable or cleaned between clients. According to our shoppers, though, this didn't always happen.

## "DAGGER" NAILS

*"Technician was very knowledgeable and very professional."*

*"My nails look fabulous. I would go back to this salon."*

*"She made a mess of the nail polish ... [and my] nails were filed really badly."*

*"My nails looked like daggers."*

A few of our shoppers said they were pleased with the result, would happily return to or would recommend some of the visited salons. Others left a



salon with crookedly or roughly filed nails, or polish that was thick, smudged or soon peeled off. One shopper had the nails on one hand buffed but not the other, and another had the nails trimmed on one hand only.

Our shoppers liked technicians who were professional, friendly and helpful, and explained what they were doing as they did it — in fact we told the shoppers to ask for explanations. Unfortunately some of them came across rude or unfriendly staff. As well, 17% of technicians couldn't explain the steps of the manicure, and 34% could only partly explain them. In many cases this was because technicians didn't have adequate English to explain what they were doing or to properly understand what our shoppers were asking them. One shopper said two beauticians gossiped in front of her about other clients after they'd left the salon, while another saw technicians eating and drinking in the salon.

Our shadow shoppers paid between \$15 and \$42 for a manicure, which, in most cases, involved soaking hands in a nail bath, filing and buffing, trimming or pushing back cuticles, a hand and arm massage and painting the nails. The manicure took anything from 15 minutes to an hour and 25 minutes.

## WATCH THOSE FOOT SPAS

An outbreak of *Mycobacterial fortuitum* in Northern California in 2000 caused lower leg boils (some of which lasted for months) and, in some cases, ulceration and scarring, and was traced back to the foot spas of a nail salon. Researchers found 110

customers of this salon who had symptoms, with 34 of them testing positive for this bacterium. The water inlets of this salon's foot spas hadn't been cleaned and were clogged with hair, skin and nails, an ideal breeding ground for these bacteria.

The microbiologist we consulted said this and other bugs such as *pseudomonas* and fungi thrive in warm water. Foot spas should be drained, cleaned with detergent, disinfected and then wiped dry. The water inlet screens (or if the spa isn't plumbed in, the footplate) should be removed and disinfected at the end of each day.

Unless you're hovering around the salon, though, you can't see if this has been done. And it's impossible to know what cleaning gets done once the salon's closed. If you do have a pedicure, ask the salon how they clean their foot spas. Don't use a foot spa if you've shaved your legs the night before or on the day of the pedicure, or you have any cuts on your legs — this makes you more vulnerable to infection.

## THE VERDICT

Given what we've seen, we think regular inspections by health authorities are the way to go. Some councils told us they inspect salons annually, while others said the local government or a health officer may inspect a salon, but only if complaints are made.

For the safety and health of consumers — never mind satisfaction with the service and value for money — we'd like to see a common approach nationwide, with regulations rather than just guidelines to back it up. ■

## INFECTIONS

*Infections that can be spread in nail salons include fungi such as *Candida albicans* and *trinea*, and bacteria including *staphylococcus* and *pseudomonas* — a bacterium that can turn the nail green. If you see any signs of infection such as soreness, inflammation, redness or irritation around your nails, see a doctor. Never attach acrylic nails if your nails or fingers are sore or infected.*

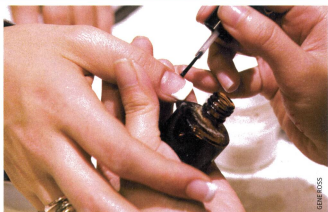
## Going acrylic?

Methyl methacrylate (MMA) is an acrylic that's been used to bond artificial nails onto real ones. It creates very hard artificial nails, and can cause swelling, redness and pain in the fingers. These nails are very difficult to remove — your real nail may be ripped out of the nail bed if you accidentally knock them or try to remove them without a drill.

MMA can irritate the skin, eyes, nose and respiratory tract even at very low levels. Repeated contact can cause skin allergies, and with prolonged exposure it can affect the nervous system.

In the 1970s the US Food and Drug Administration (FDA) discouraged the use of 100% MMA in nail products. Another acrylic called ethyl methacrylate (EMA) is preferred as it's flexible, so artificial nails can be removed without drilling. APFA says this product is safe when used correctly by a professional nail technician. However, EMA can also cause irritation to the eyes, nose, throat and respiratory tract and cause allergic skin reactions with repeated exposure.

It's claimed MMA is being used in some nail salons in Australia. MMA has a strong, acrid odour. According to APFA, some salons use this product because it's a lot cheaper than EMA.



If you have acrylic nails, ask your salon what products it uses. Legally, businesses must have Material Safety Data Sheets (MSDS) for all the chemicals they use. Ask to see them. If they won't show them to you, go elsewhere.

The National Industry Chemicals Notification and Assessment Scheme (NICNAS) is currently reviewing the use of both MMA and EMA in nail salons.



# Mind the gap!

## How does your health fund score?

### IN A NUTSHELL

Where you live, as well as which fund you're with, can make a difference to the amount of hospital and doctors' fees you end up paying for out of your own pocket.

The term 'gap' in hospital insurance generally refers to the difference between the amount your doctor or hospital charges a private patient and what's covered by Medicare and your health fund. Medicare pays 75% of the Medicare Benefits Schedule fee for services provided in hospital; your health fund pays the other 25%. A gap — which you end up paying for — occurs if you're charged more than the schedule fee.

In 2000, health funds introduced gap cover schemes to cover some or all of this gap between the schedule fee and what you're actually charged. However, only bills from doctors who participate in a fund's scheme and hospitals covered by the fund are included. So to minimise any gap payments you need to check these before having any treatment.

The schemes have succeeded in reducing how often you're charged a gap. However, according to the Private Health Insurance Ombudsman (PHIO), when there is a gap from a doctor's bill the extra amount you'll be paying is rising.

A survey published by the Department of Health and Ageing in 2005 found that a gap was still paid by 44% of 4000 patients who'd recently been in hospital as a private patient (including day hospital). The average gap amount was \$720 in total per hospital stay.

TABLE 2. GAP COVER BY HEALTH FUNDS

| Fund (in alphabetical order)       | Open to all | ACT / NSW                  |                               | NT                         |                               | QUEENSLAND                 |                               | SA                         |                               | TASMANIA                   |                               |
|------------------------------------|-------------|----------------------------|-------------------------------|----------------------------|-------------------------------|----------------------------|-------------------------------|----------------------------|-------------------------------|----------------------------|-------------------------------|
|                                    |             | 1 Services with no gap (%) | 2 Gap effectiveness score (%) | 1 Services with no gap (%) | 2 Gap effectiveness score (%) | 1 Services with no gap (%) | 2 Gap effectiveness score (%) | 1 Services with no gap (%) | 2 Gap effectiveness score (%) | 1 Services with no gap (%) | 2 Gap effectiveness score (%) |
| <b>ACCESS GAP SCHEME funds (A)</b> | Varies      | 73                         | 73                            | 83                         | 80                            | 75                         | 83                            | 77                         | 89                            | 77                         | 71                            |
| AMA                                | (B)         | 73                         | 52                            | na                         | na                            | 72                         | 46                            | na                         | na                            | na                         | na                            |
| DRUIDS VIC                         | ✓           | na                         | na                            | na                         | na                            | na                         | na                            | na                         | na                            | na                         | na                            |
| GMHBA                              | ✓           | 59                         | 39                            | na                         | na                            | 56                         | 39                            | 75                         | 62                            | na                         | na                            |
| HBA / MUTUAL COMMUNITY             | ✓           | 68                         | 50                            | 77                         | 68                            | 68                         | 61                            | 94                         | 92                            | 70                         | 54                            |
| HBF                                | ✓           | na                         | na                            | na                         | na                            | na                         | na                            | na                         | na                            | na                         | na                            |
| HCF                                | ✓           | 83                         | 76                            | 80                         | 69                            | 86                         | 85                            | 96                         | 96                            | 81                         | 74                            |
| HEALTHGUARD                        | ✓           | 74                         | 71                            | na                         | na                            | 77                         | 76                            | 86                         | 74                            | na                         | na                            |
| MBF                                | ✓           | 80                         | 73                            | 77                         | 73                            | 85                         | 83                            | 93                         | 92                            | 89                         | 87                            |
| MEDIBANK                           | ✓           | 76                         | 67                            | 75                         | 66                            | 80                         | 75                            | 93                         | 92                            | 86                         | 85                            |
| MILDURA                            | ✓           | 61                         | 56                            | na                         | na                            | na                         | na                            | na                         | na                            | na                         | na                            |
| NIB                                | ✓           | 76                         | 62                            | na                         | na                            | 65                         | 55                            | 89                         | 84                            | 73                         | 61                            |
| ST LUKES                           | ✓           | na                         | na                            | na                         | na                            | 70                         | 60                            | na                         | na                            | 85                         | 83                            |
| State industry average (C)         |             | 78                         | 64                            | 76                         | 70                            | 80                         | 79                            | 89                         | 91                            | 86                         | 84                            |

### 1 Percentage of services with no gap

Instances where the patient/fund member had no gap to pay after all Medicare and health fund benefits were paid. A 'service' means a doctor's bill paid for a service provided in hospital. The higher the number, the higher the percentage of services for which no gap was charged.

### 2 Gap effectiveness score

This is a comparative indicator of the effectiveness of the fund's gap cover arrangements at reducing the cost of gaps in this state when they do occur. The higher the figure, the better.

Source: Private Health Insurance Ombudsman, based on figures for the 2004/2005 financial year (rounded to the nearest %).

na Not applicable: the information isn't available for this fund in this state.

(A) See Access Gap Scheme members, right.

On top of that you may pay any additional amount (such as a one-off \$500 excess or a co-payment of \$50 per day in hospital) to your health fund that you agreed to in order to pay a cheaper premium for your health insurance.

The survey found that private patients in a public hospital were significantly less likely (27%) to have to pay a gap than private patients in a private hospital (47%).

## STATE DIFFERENCES

There are substantial differences between states, with the highest average gap in NSW at \$1057 and the lowest in SA at \$384. One reason for this may be that more doctors in NSW are likely to charge more than twice the schedule fee: one in 10 doctors' bills for a service in hospital there are charged at more than twice the schedule fee, compared with only one in 50 in SA. Fees as high as that would not usually be covered by health funds' gap schemes.

Services in country and regional areas are more likely to be charged at or below the schedule fee, which means there's no gap. Specific types of services, such as pathology and radiology, are also more likely to be billed at or below the schedule fee (see Table 1).

To check how your fund scores for gap payments, see Table 2. It shows large differences between funds and also in the gap cover provided by the same fund in different states.

TABLE 1. GAP PAID TO SPECIALISTS / SERVICE PROVIDERS (AUSTRALIA) \*

| Specialist / service provider in order of services with a gap (no. of respondents)** | Service occasions with gap (%) | Average gap when there is one (\$) |
|--------------------------------------------------------------------------------------|--------------------------------|------------------------------------|
| Urologist (133)                                                                      | 47                             | 616                                |
| Paediatrician (202)                                                                  | 44                             | 150                                |
| ENT surgeon (63)                                                                     | 42                             | 361                                |
| Orthopaedic surgeon (623)                                                            | 40                             | 850                                |
| Plastic / reconstructive surgeon (57)                                                | 37                             | 1099                               |
| Ophthalmologist (238)                                                                | 36                             | 585                                |
| Neurologist (57)                                                                     | 33                             | 1172                               |
| Anaesthetist (2908)                                                                  | 30                             | 290                                |
| Obstetrician / gynaecologist (447)                                                   | 30                             | 720                                |
| Specialists' or surgeons' assistant (1085)                                           | 24                             | 367                                |
| Tests: pathology, radiology, ultrasound, x-rays (1829)                               | 23                             | 156                                |
| General surgeon (734)                                                                | 20                             | 519                                |
| GP / physician (121)                                                                 | 20                             | 134                                |
| Oncologist (298)                                                                     | 15                             | 583                                |
| Cardiologist (458)                                                                   | 12                             | 628                                |
| Gastroenterologist (158)                                                             | 11                             | 324                                |

Source: Australian Government Department of Health and Ageing, TQA Research Consumer Survey — informed financial consent, December 2004.

\* Patients may have multiple gaps per hospital stay.

\*\* The number in brackets is the number of times this speciality or service was named by respondents to the survey. Each respondent might have named more than one specialist/service provider. It's only reported here when a type of provider was named 50 times or more.

| ACTORIA                  |                               | WA                         |                               |
|--------------------------|-------------------------------|----------------------------|-------------------------------|
| Services with no gap (%) | 2 Gap effectiveness score (%) | 1 Services with no gap (%) | 2 Gap effectiveness score (%) |
| 5                        | 88                            | 54                         | 46                            |
| 7                        | 53                            | na                         | na                            |
| 6                        | 55                            | na                         | na                            |
| 2                        | 62                            | 44                         | 27                            |
| 5                        | 83                            | 53                         | 40                            |
| na                       | na                            | 85                         | 84                            |
| 9                        | 88                            | 74                         | 67                            |
| na                       | na                            | 55                         | 15                            |
| 3                        | 79                            | 55                         | 49                            |
| 4                        | 81                            | 64                         | 52                            |
| 2                        | 47                            | na                         | na                            |
| 0                        | 72                            | 46                         | 34                            |
| na                       | na                            | na                         | na                            |
| 3                        | 82                            | 77                         | 69                            |

(B) Membership only open to medical practitioners.

(C) The averages of the funds don't add up to the state average because the latter takes into account that bigger funds have more members with more hospital stays and therefore more gap payments.

## THE ACCESS GAP SCHEME

The Access Gap Scheme is the gap scheme operated by the Australian Health Service Alliance (AHSA) for its member funds (which are listed below for the financial year 2004/2005).

■ Funds with membership open to everyone: Australian Health Management (sometimes known as Government Employees, but it is an open fund), Australian Unity, Credicare, Druids NSW, Grand United, Health Partners, HIF, MBF Alliances (NRMA, SGIO, SGIC — member until June 2005), Manchester Unity, Queensland Country Health.

■ Membership restricted, for example to people working in a specific industry/organisation and their families: ACA (Seventh Day Adventist), CBHS (Commonwealth Bank), Defence Health (ADF, Navy and Reserve), HCI (forestry, timber, paper and related industries), Lysaght Peoplecare (Bluescope Steel, BHP Billiton, Onesteel and related companies), Navy Health (ADF, Navy and Reserve), Phoenix (Onesteel and associated companies), Police Health (police), Queensland Teachers (teachers and members of approved unions), R&T Health (transport and electricity companies in NSW and Queensland), Reserve Bank (RBA), Teachers Federation Health (teachers and members of approved unions), Transport Health (transport and related industries).

## CAN YOU HELP?

We're keen to hear your experiences with gap payments. Please send us an email at [healthinsurance@choice.com.au](mailto:healthinsurance@choice.com.au).

# Regarding nursing homes



Finding a nursing home place for a loved one in an emergency can be complicated, confusing and emotionally draining.

AUSTRALIAN PICTURE LIBRARY

## IN A NUTSHELL

■ **Plan ahead for the time when you can no longer look after yourself, and know what to look for and what to beware of.**

■ **We have an accreditation system and standards in place that should ensure quality aged care — and many committed, caring and hard-working staff in nursing homes, as some of the letters you sent us attest.**

■ **Unfortunately, though, we received many more warnings about shortcomings of the system, and some sad tales of neglect of your loved ones in aged care facilities.**

Our thanks go to all of you who took the time to write to us about your recent experiences with nursing homes. Excerpts from your emails and letters are included throughout this report. With so many things to consider under this wide topic, we've let ourselves be guided by your points and views as to which aspects to cover.

Planning ahead for the later years of your retirement seems to be of utmost importance. On page 21 you'll find a long list of things to look for and be aware of when choosing a nursing home — thanks for your invaluable hints.

The remaining discussion covers issues you raised about quality of care: the accreditation and monitoring systems in place that should ensure quality aged care; neglect and abuse issues that surface when the system fails; and measures recently promised by the Federal Government to help prevent elder abuse in nursing homes.

We haven't covered the basics: how to go about finding residential aged care or the costs involved. The Commonwealth Department of Health and Ageing (DHA) provides a wealth of information on its website and in its publications on the issues to consider, including eligibility for subsidised aged care, finding a home and working out the costs. See *Useful resources*, page 21, for contact details.

## PLANNING AHEAD

Many of you — and most of the experts we spoke to — highlighted the importance of planning ahead. Unfortunately, most of us don't want to think about nursing home care while we're still relatively healthy and independent; we tend to leave it until an emergency forces us to face the issue, utterly unprepared.

In such a case it's often the children of an older person who have to acquaint themselves in a very short time with a complex subject and make decisions with far-reaching consequences. So we can't overemphasise the importance of planning ahead. Talk things over with your family when you're still able to. Involve yourself in the decision about where and how you'd like to live if you can no longer look after yourself. Visit a number of different types of home: some are church or community-based, others are operated for profit. Be prepared, so you don't have to make important decisions on the run.

"In many cases it is not a matter of choosing but rather accepting any place offered, especially in an emergency. To be able to choose, the most important thing is to plan well ahead." (Elizabeth, ACT)

Some of you mentioned the problems you had securing a place in a nursing home, so you mightn't have much of a choice if you're looking for urgent nursing care. Occupancy rates in nursing homes are high and can vary considerably from one area to the

next and unfortunately there's no central record of where vacancies exist.

Judging by your experiences, waiting lists seem to be part and parcel of our needs-based aged care system, where you can't reserve a place in advance, which makes planning ahead all the more important. So once you have your ACAT assessment that confirms your eligibility for subsidised nursing care (see page 20 for more on this), put your name on as many waiting lists as you wish and then, when you're happy with a place offered, let the other homes know.

## ACCREDITATION AND STANDARDS

Aged care homes must be accredited by the Aged Care Standards and Accreditation Agency (ACSAA) to receive Federal Government subsidies. They must meet four legislated quality of care standards covering (a) management systems, staffing and organisational development, (b) the residents' health and personal care, (c) residents' lifestyle and (d) physical environment and safety systems.

Within these four standards there are 44 'expected outcomes' against which ACSAA teams assess each home for accreditation. The process involves a standard audit methodology which also includes interviews with residents, their relatives and staff.

Homes that comply with the requirements receive accreditation, generally for three years (one year for new homes). Those that fail to meet a quality of care standard are put on a 'timetable for improvement', their progress is monitored and, if warranted, their accreditation shortened or revoked. The latest accreditation reports are published on the ACSAA website ([www.accreditation.org.au](http://www.accreditation.org.au), or phone the agency in your state or territory for a copy).

The DHA is ultimately responsible for imposing sanctions if the non-compliance is considered serious, has occurred before or threatens the health, welfare or interests of residents. Sanctions are tied to improvement measures and can include, for example, restricting the number of places a home is allowed to offer for high-care residents, withdrawing government funding for new residents for a certain period of time, or revoking its 'approved provider' status for aged care services, so it won't be able to receive government funding. Information about sanctions imposed on homes (current and archived sanctions) is published on the DHA website ([www.health.gov.au](http://www.health.gov.au)).

## WHEN THE SYSTEM FAILS

The accreditation and monitoring arrangements in place should, in theory, ensure our elderly receive quality aged care. However, earlier this year several

## KEEPING MOBILE

Joy from Queensland expressed her concerns about the lack of mobility in nursing homes. "The nursing staff would, as a general rule, prefer the patients to be lying down or sitting, as there was less risk of them falling, with the obvious risk of breaking bones. The minute a patient appeared wobbly on their feet the staff would encourage a walking frame and eventually a wheelchair. The patients would then be reduced to shuffling instead of lifting their legs.

"When my father was having quite a degree of trouble walking I got on the internet and saw how many people could have their mobility improved tremendously by some quite simple exercises. The physiotherapist devised a program [of mobility exercises to be done three times a week] and his walking improved considerably. At least he was never bedridden, what we wanted to prevent.

"As preventative medicine is becoming recognised I would like to see these simple exercises encouraged in nursing homes. In fact, I hope to retire soon and make this my main project to help keep other elderly people more mobile."



JOY, QUEENSLAND

## Types of aged care

A retirement village or independent living unit may be what you're after if you're still relatively healthy in your old age. Here you can live fairly independently and have various support services — like laundry, cleaning or meals — available at a cost. If you prefer and are able to stay living at home, a number of services can be provided in your home, ranging from basic help with shopping or cooking right down to tailor-made extended care.

But if you — or the loved one you're caring for — can no longer live at home or independently, you're probably looking for a place in what we used to call a nursing home or hostel. Now they're known as residential aged care facilities that provide low-level care (assistance with everyday tasks and occasional nursing care) and/or high-level care (for people who require continuous nursing care). Many homes provide both levels of care, which means you can stay in the same home if your care needs change over time — you can 'age in place'.

Residential aged care is provided on a permanent basis or short-term (respite, to give carers a break) and includes all essential services (like accommodation, meals and assistance from staff). Some homes also provide 'extra services': a higher standard of accommodation or services (such as a bigger room, or wine with dinner). The quality of nursing care must be the same for all residents.

## THE COSTS

While the Federal Government subsidises much of the cost for accommodation and care in an aged care home, if your assets exceed a set amount you're expected to contribute by paying certain fees directly to the home, including daily care fees and an accommodation bond or charge payable on entry. People unable to pay these charges may qualify for an aged care place fully subsidised by the government.

For help with working out the costs you can expect to pay, consult your financial adviser or legal representative, phone a Centrelink Financial Information Officer (on 132 300) or check out the DHA booklet *5 Steps to Entry into Residential Aged Care* (see Useful resources, page 21, for how to get a copy).



### ACAT ASSESSMENT

To qualify for government-subsidised residential aged care, you'll need to be assessed by an Aged Care Assessment Team (ACAT, or Aged Care Assessment Service, ACAS, in Victoria) — health professionals who'll help you work out what kind of care will suit you best when you're no longer able to manage at home without help. An ACAT assessment is funded by the government; it's valid for 12 months.



© AUSTRALIAN PICTURE LIBRARY

incidents of sexual abuse in nursing homes came to light that seriously undermined confidence in the system and challenged its effectiveness. But elder abuse can take on many more forms. Cate Molloy, the ALP member for Noosa, summarised the term succinctly in a speech to the Queensland Parliament earlier this year:

"Abuse takes a variety of forms ranging from the physical to and including sexual abuse, verbal abuse,

withholding of pain relief, neglect, rough handling, being left outside in extreme weather, to falling out of a chair or being left sitting over a toilet long enough to fall off onto the floor. It encompasses crushed tablets left in the mouth without a glass of water to help wash them down, or being left for hours to sit in one position, or just not getting the fluids recommended on a daily basis due to the sheer lack of time on the part of the staff. The list goes on."

The Aged Care Crisis Team (ACCT, an independent group of people concerned about aged care in Australia) operates a website (see *Useful resources*, far right) where people can post their views and share their experiences. According to ACCT there's a high level of concern in the community about issues of neglect and abuse in our aged care facilities.

In your emails and letters, some of you also voiced your concerns about incidents you'd witnessed firsthand. "In the five weeks at the centre, Mum has only left her room to be taken to the bathroom. This is a grim existence for someone who has badly suffered from depression all her life ... Mum sustained a very large bruise and lump to the top of her left arm; the injury wasn't reported to the family." (Rhonda, NSW)

"Even after you have your loved one placed in a facility you're happy with, keep a very careful eye on them and their treatment and listen to any grievances they have. ... Alleged falls may be a cover for physical abuse." (Jacqui, SA)

### PREVENTING ABUSE

Following the widely reported cases of elder abuse earlier this year, the Federal Government has repeatedly pledged its commitment to introducing legislation aimed at preventing abuse in aged care facilities. One of the measures introduced is more

### A LONG WAIT FOR HELP

Edward from Victoria kept a diary for many years and sent us the entries he recorded during his wife Rene's last week spent in a nursing home before her death in March this year. Rene was a diabetic, mostly bedridden and needed 'total care'. Edward visited his wife twice daily. On her fourth day in the home, he noted:

"As I approached the room, I heard her moaning and calling out, 'Help me! Help me!'

She has been lying in the same position since breakfast time and she tells me nobody has been near her, though they are aware that with her arthritic hips she needs turning at least every two hours. I eased her as best I could and rang the bell for assistance."

Edward had to wait 45 minutes for staff to help. "I get the impression they are very short of staff and only have one qualified nurse on duty."

Three days later he notes in his diary: "I was appalled at the condition Rene was in. It was obvious she was very ill. Her breathing was bad, with a chest rattle, and she was unconscious and I was unable to bring her around. I wondered how many more hypos [sudden drops in blood sugar level] she'd had without them knowing or caring. I had to look around again for staff as there was nobody in attendance."

Rene died eight days later in a hospital; Edward had to call a doctor to refer her there. "Blood test, x-rays and a head scan had shown that her system was closing down. The doctor told us that continuous diabetic hypos would do this."



© THE RUSS

## Some things to consider

The points below should help you focus on your needs when checking out nursing homes; they're based on the many invaluable hints you provided plus checklists by the Department of Health and Ageing and the Aged Care Crisis Team — see *Useful resources*, below right, for contact details. To get an idea about your options, visit as many homes as possible, ask a lot of questions and take notes. Or if you have some time to spare, take on some voluntary work in a home to get an even better understanding of its strengths and shortcomings.

### THE HOME

- While it's important to choose a location you'll enjoy, don't forget friends and relatives, who'll be less likely to visit if it involves a long trip.
- Are the common areas clean, well maintained and easy to access? Is there a laundry service, a good outdoor area, a pool? Are the corridors wide enough for trolleys, wheelchairs or a mobility scooter?
- Is there a nurse on call 24 hours? How are medical emergencies handled? Can your own doctor visit or will you have to rely on the home's contracted medical professionals? Can you get help seeing your own health providers?
- Can you 'age in place'? If your care needs increase over time, it's good if you can move from low-level to high-level care within the same facility.
- Is the home welcoming to visitors? Are visiting times restricted? Was the manager prepared and helpful when dealing with your inquiries?
- Can you get 'extra service' if you want to? What's provided and how much does it cost?

### THE ROOMS

- Are there single or shared rooms? Could you get a shared room for yourself and your spouse? (While some homes provide facilities for couples, others frown on it, especially in high-care nursing homes.)
- Is there a kitchenette and ensuite bathroom or do you share these facilities?
- Are the rooms airy? Are they completely furnished or can you add personal soft furnishings? Do they have verandahs, balconies or large windows?
- Is there a phone, a TV, a computer, internet access? How are you charged for this?
- If the rooms are small, are there other areas where you can meet visitors in relative privacy?

### THE RESIDENTS

- Observe the residents. Are they dressed in clean clothes, or can you smell urine? Do they have clean teeth and clean, combed hair? Are their fingernails clipped? If you spot many bandaged arms or legs, bruises or bedsores, these could be — but don't have to be — signs of neglect. Management should be able to tell you how prevalent bedsores are, and how they're treated.
- Talk to the residents. Do they appear content? Ask them about their daily routines. Can they have input into making choices about their daily routine or some aspects of it? Is there a residents' committee and/or a similar organisation for relatives?

### THE STAFF

- Observe how many staff are around. Do they appear compassionate, caring and gentle with the older people, or rushed and impatient, which could point to staff shortages. More staff are needed if many residents are bedridden, need help getting around or with feeding, or have problems sleeping through the night.
- Ask the management how many staff are on duty during the night, how they're replaced when sick and about the proportion of casual staff.

### ACTIVITIES

- If you're visiting mid-morning or afternoon, observe whether the residents have something to do, or are just sitting around.
- Is there a qualified diversional therapist on staff who facilitates the leisure and lifestyle needs of residents? Are outings organised, facilities provided for craft, choir, dancing or theatre activities?
- Are pets allowed (to stay or visit)?
- What fitness routines are in place?

### SPECIAL NEEDS

- Are there in-house church services and/or visiting clergy?
- Are there people who come from your language or cultural background or share your religious beliefs?
- Are staff specially trained to cater for residents with dementia?
- Are there activities for people who aren't mobile?

### FOOD

- Try to arrange at least one of your visits to coincide with meal time. Is enough help provided? Is the food nutritious, appetising and sufficient? Is it freshly cooked on the premises, or brought in? Can you prepare some yourself? Do you have a choice of meal? Perhaps you can see a meal plan. Are fruit and snacks freely available?
- Is fresh water provided in rooms?
- Discuss any special dietary needs.

### USEFUL RESOURCES

A wealth of information is available on the internet and in libraries about the issues to consider when looking for aged care services. Your doctor, hospital and health or community centre may be able to provide information about relevant services in your area; a local telephone directory (with an Aged Page) may also be of help. Other relevant information providers include:

- The Aged and Community Care Information Line (phone 1800 500 853) of the Commonwealth Department of Health and Ageing (DHA). The DHA has heaps of information available on its website ([www.health.gov.au](http://www.health.gov.au)), including the booklet *5 Steps to Entry into Residential Aged Care*, and a list of all accredited aged care services that you can use to search for a facility (by postcode or alphabetically).
- A Commonwealth Carelink Centre ([www.commcarelink.health.gov.au](http://www.commcarelink.health.gov.au)) or phone 1800 052 222).
- Aged Care Crisis Team (ACCT): PO Box 1082, Ivanhoe 3079; [www.agedcarecrisis.com](http://www.agedcarecrisis.com).



### PLENTY OF ACTIVITIES

Lorraine from NSW is very happy with the nursing home her mother — a 91-year-old with a fairly happy form of dementia — lives in. She's been there since 2002 and had spent the previous four years in the same facility's hostel section. "It's an excellent facility," she says. "They have plenty of activities, the nutrition is top quality, there's a very active auxiliary, and I've noticed they're constantly striving to improve their care."

"Among the very numerous activities this home provides are in-house church services, church choirs and bingo, run very regularly with volunteer workers doing everything including making sure everyone wins. There are regular outings in the facility's bus for picnics and ice creams. The auxiliary also runs a regular 'happy hour' twice weekly (with beer, wine, sherry, lemonade and nibbles provided by the kitchen), which I've noticed everyone really appreciates."

"Whenever I've had occasion to discuss anything with the staff (at whatever level), nothing has ever been too much trouble."

After paying an initial entry fee of \$25,000, costs are now met with fortnightly fees. "Eventually Mum was reassessed and transferred to the nursing home, a natural progression, as she was a resident of the same facility. Having paid the initial money entitled her to preference of admittance to the nursing home when the time came."

frequent unannounced inspections (spot checks with less than 30 minutes' notice) to ensure providers comply with care and security standards. In 2004–05 the number of these spot checks amounted to 563 (or around 13% of all visits); it's set to increase to at least one per year for each of the 2950 accredited nursing homes, equalling more than half of all accreditation visits.



AUSTRALIAN PICTURE LIBRARY

The fact that most homes had notice of assessment visits has been widely criticised in the past. Former nursing home staff writing on the ACCT website had interesting observations about how some homes prepared at great length for assessment visits, presenting a situation far removed from reality — such as the one where staff levels were increased, rosters and menus changed and troublesome residents sent on an outing when the assessment team was coming in.

To help prevent serious cases of abuse, police background checks for all aged care workers, including volunteer visitors, are also on the agenda, to ensure they have no history of serious violence or abuse against vulnerable people. A regime of compulsory reporting of abuse — including sanctions for non-compliance — and legislative protection for whistleblowers had just been announced at the time of our research.

Advocacy groups point out — as did some of you in your emails — that fear of retribution stops many a complaint from ever being made. "While all nursing homes have complaints mechanisms in place, the reality is that often relatives (like us) are afraid of making complaints, given the difficulty of actually getting a bed anywhere." (Cathy, ACT)

And from those of you who made a complaint we heard of frustrations with a process that lacked transparency and teeth. As we went to press, the Federal Government had just announced it would replace the current Complaints Resolution Scheme with "more robust arrangements", including the creation of a new Office for Aged Care Quality and Compliance that will have the power to investigate all complaints and information.

### LOW STAFF LEVELS AND MORALE

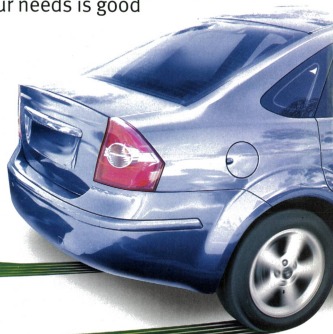
Last but not least are your concerns with some of the underlying causes of the problem our aged care system is facing at present. "At night, one carer was frequently required to attend about 80 residents, many with serious dementia issues, scattered in several separate buildings over a wide area." (Robert, SA)

Staff levels in the aged care industry have declined significantly in recent years, probably due to comparatively low wages, better conditions elsewhere in the health sector and an increasing demand for paperwork, all of which have apparently led to high staff turnover and low morale, and compromised the delivery of quality aged care.

To help counteract staff shortages and provide more incentives for people to train in the industry, the last federal budget also included increased funding for staff training and aged care nursing scholarships.

# Driving a green machine

Choosing the greenest model that meets your needs is good for the environment and your wallet.



**H**ave you ever stood at traffic lights behind an old bomb of a car belching out thick exhaust fumes that fill up the inside of yours if you don't switch off your ventilation in time? Then you may have wished cars like that weren't allowed on roads any more.

Road traffic is a major cause of air pollution in urban areas, producing harmful substances such as carbon monoxide, nitrogen oxides and hydrocarbons. It's also responsible for about 13% of Australia's carbon dioxide and other greenhouse gas emissions, and diesel models in addition emit particulate matter (tiny particles that can be inhaled).

While the old bomb may be an extreme example of old engine plus bad maintenance, there are significant differences between the emission levels of new cars — and not just between different car categories, but also between models within the same category.

And car emissions aren't only an environmental and urban health concern. The amount of carbon dioxide a car produces is directly linked to the type of fuel it uses and its fuel consumption. With fuel prices on the rise, a fuel-efficient model also means more money in your pocket: over each 10,000 km you drive, each L/100 km your car consumes less than another model saves you \$130 (based on a fuel price of \$1.30/L).

## HOW TO CHOOSE A GREEN MODEL

The government's Green Vehicle Guide ([www.greenvehicleguide.gov.au](http://www.greenvehicleguide.gov.au)) allows you to compare the environmental impact and fuel consumption of all new passenger and light commercial vehicles up to 3.5 tonnes. So you can find the greenest and most fuel-efficient model that meets your needs.

Each version of each model gets a star rating, with five stars being the best. The rating takes into account the car's emissions of greenhouse gases and other air pollutants. The website also tells you what type of fuel the car uses, and its fuel consumption.

Our tables (pages 24–25) show you the ratings for the greenest vehicles available (4.5–5 stars), the poorest performers (one star), as well as for the 20 best-selling models on the market.

A litre of LPG contains less energy than a litre of petrol, so LPG consumption per 100 km is higher than petrol consumption for models that have LPG and petrol versions. However, it burns a lot cleaner than petrol, so emissions are lower.

On the other hand, diesel versions are usually more fuel-efficient than petrol versions of the same model. However, they produce particulate matter and higher levels of nitrogen oxides, so their air pollution rating is lower — the one-star list is entirely made up of diesel vehicles, mainly large 4WDs.

## IN A NUTSHELL

- The government's *Green Vehicle Guide* compares the emissions and fuel consumption of all new car models.
- For each 10,000 km you drive, each L/100 km less fuel consumption saves you \$130 (based on a cost of \$1.30/L).



## HOW THE 20 TOP-SELLING MODELS RATE

Make / model (in order of sales ranking)\*

|                                                                                                                  |         |         |         |                  |           |
|------------------------------------------------------------------------------------------------------------------|---------|---------|---------|------------------|-----------|
| <b>HOLDEN</b> Commodore Executive 3.6 L, auto, sedan and wagon                                                   | 3.0     | 4.5-5.0 | 5.0     | Regular unleaded | 11.0-11.2 |
| <b>HOLDEN</b> Commodore Executive 3.6 L, auto, sedan and wagon                                                   | 3.0     | 4.5     | 5.0     | LPG              | 16.1      |
| <b>FORD</b> Falcon XT 4.0 L, manual and auto, sedan and wagon                                                    | 3.0     | 4.5-5.0 | 5.0     | Regular unleaded | 10.6-11.1 |
| <b>FORD</b> Falcon XT 4.0 L, auto, sedan and wagon                                                               | 3.0     | 5.0     | 5.0     | LPG              | 15.9      |
| <b>TOYOTA</b> Corolla 1.8 L, manual and auto, hatch, sedan and wagon                                             | 4.5     | 7.0     | 8.5     | Regular unleaded | 7.2-7.5   |
| <b>MAZDA</b> 3 2.0 L and 2.3 L, manual and auto, hatch and sedan                                                 | 3.0     | 5.5-6.0 | 5.0     | Regular unleaded | 8.6-9.3   |
| <b>TOYOTA</b> Camry 2.4 L, manual and auto, sedan                                                                | 3.0     | 5.5-6.0 | 5.0     | Regular unleaded | 8.9-9.9   |
| <b>TOYOTA</b> Yaris 1.3 L and 1.5 L, manual and auto, hatch and sedan                                            | 3.5     | 7.5     | 5.0     | Regular unleaded | 10-6.7    |
| <b>HYUNDAI</b> Getz GL / SXi 1.4 L and 1.6 L, manual and auto, hatch                                             | 3.5     | 7.0-7.5 | 5.0     | Regular unleaded | 6.7-7.1   |
| <b>HOLDEN</b> Astra CD / CDX / CDXi 1.8 L and 2.2 L, manual and auto, hatch, coupé, convertible, sedan and wagon | 3.5     | 6.0-6.5 | 6.5     | Regular unleaded | 7.8-7.9   |
| <b>HOLDEN</b> Astra CDTi 1.9 L, manual and auto, hatch                                                           | 3.5     | 6.5-7.5 | 5.0     | Diesel           | 6.0-7.1   |
| <b>TOYOTA</b> Hilux 4x4 4.0 L, manual and auto, cab-chassis and ute                                              | 2.0     | 3.5     | 4.0     | Regular unleaded | 13.0-13.3 |
| <b>TOYOTA</b> Hilux 4x4 3.0 L turbo, manual and auto, cab-chassis and ute                                        | 1.5     | 5.0-5.5 | 0.5     | Diesel           | 8.5-9.5   |
| <b>FORD</b> Territory TS / TX / Ghia 4.0 L, auto, wagon, 2WD and 4WD                                             | 2.5     | 3.5-4.0 | 5.0     | Regular unleaded | 12.2-12.8 |
| <b>FORD</b> Focus CL / LX / Ghia / Zetec 2.0 L, manual and auto, hatch and sedan                                 | 3.5     | 6.5-7.0 | 5.0     | Regular unleaded | 7.1-8.0   |
| <b>TOYOTA</b> Hilux 4x2 2.7 L and 4.0 L, manual and auto, cab-chassis and ute                                    | 2.0-2.5 | 3.5-4.5 | 4.0     | Regular unleaded | 11.0-12.6 |
| <b>TOYOTA</b> Hilux 4x2 3.0 L turbo, manual, cab-chassis and ute                                                 | 1.5     | 5.5     | 0.5     | Diesel           | 8.6       |
| <b>HONDA</b> Accord Euro base model / Luxury / Sport 2.4 L, manual and auto, sedan                               | 3.5     | 5.5-6.0 | 6.5     | Premium unleaded | 9.1-9.4   |
| <b>TOYOTA</b> RAV4 2.4 L, manual and auto, wagon                                                                 | 3.0     | 5.5-6.0 | 5.0     | Regular unleaded | 9.1-9.6   |
| <b>FORD</b> Falcon Ute RTV / XL / XLS / XR6 4.0 L, manual and auto, cab-chassis and ute                          | 2.5     | 4.5-5.0 | 4.0     | Regular unleaded | 10.6-11.3 |
| <b>FORD</b> Falcon Ute RTV / XL / XLS 4.0 L, auto, cab-chassis and ute                                           | 2.5     | 5.0     | 4.0     | LPG              | 15.9      |
| <b>HOLDEN</b> Ute base model / SV6 3.6 L, auto, ute                                                              | 2.5-3.0 | 4.0-5.0 | 4.5     | Regular unleaded | 11.0-12.2 |
| <b>HOLDEN</b> Barina 1.4 L, 1.6 L and 1.8 L, manual and auto, 3-door and 5-door hatch, sedan and Combo van       | 3.5-4.0 | 6.5-7.5 | 5.0-6.5 | Regular unleaded | 5.9-7.8   |
| <b>MAZDA</b> 6 2.3 L and 2.3 L turbo, manual and auto, hatch and sedan                                           | 3.0     | 5.0-6.0 | 5.0     | Premium unleaded | 8.8-10.5  |
| <b>TOYOTA</b> Prado 4.0 L, manual and auto, wagon                                                                | 2.0     | 3.5     | 4.0     | Regular unleaded | 13.2-13.5 |
| <b>SUBARU</b> Forester X / XS 2.5 L, manual and auto, wagon                                                      | 3.0     | 5.5     | 5.0     | Regular unleaded | 9.6-9.7   |
| <b>SUBARU</b> Forester XT 2.5 L turbo, manual and auto, wagon                                                    | 3.0     | 4.5     | 6.5     | Premium unleaded | 11.1-11.4 |

Square brackets indicate the same model with different fuel.

\* According to VFACTS, May 2006.

### 1 Star rating

This is based on the combined point scores of the greenhouse and air pollution ratings (see notes 2 and 3). For example, a five-star rating requires at least 16 points, 9.5-11.0 points score three stars, and a model with less than five points only one star.

### 2 Greenhouse rating

This is based on the carbon dioxide (CO<sub>2</sub>) emissions measured during the standard test for the fuel consumption label (see note 4). The amount of CO<sub>2</sub> depends on the fuel consumption and the type of fuel.

As an example of how the ratings relate to each other, a car with a score of 5 produces about twice as much CO<sub>2</sub> as one scoring 8.

### 3 Air pollution rating

As examples of how the scores relate to each other, a petrol or LPG model with a score of 8.5 emits only about a third of the amount of nitrogen oxides (NO<sub>x</sub>) and hydrocarbons (HC) of a car scoring 6.5, which in turn only emits half the amount or less of a 5-point model.

The rating isn't based on actual emissions, but on the emissions of NO<sub>x</sub> and HC, as well as particulate matter for diesel vehicles, that are allowed under the emission standard to which the model is certified for the Australian market.

### 4 Fuel consumption

This is the figure you'll find on the fuel consumption label each new car has to display on its windscreen. It's based on a mix of city and highway driving in controlled, standard laboratory conditions, so the results are comparable across car categories. However, real-life driving conditions, your driving style and the car's condition are likely to be different, and real-life fuel consumption is therefore usually higher than the label figure.

## BEST AND WORST GREEN RATINGS

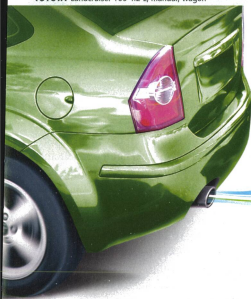
Make / model, current models as of May 2006  
(in order of greenhouse + air pollution points)

### BEST

|                                                                   | 1 Star rating<br>(5 stars = best) | 2 Greenhouse<br>rating<br>(10 = best) | 3 Air pollution<br>rating<br>(10 = best) | Fuel type                             | 4 Fuel<br>consumption<br>(L / 100 km) |
|-------------------------------------------------------------------|-----------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|---------------------------------------|
| <b>TOYOTA</b> Prius 1.5 L, hatch                                  | 5.0                               | 8.5                                   | 8.5                                      | Electric / regular unleaded           | 4.4                                   |
| <b>FIAT</b> Punto 1.4 L, manual, sedan, 3-door and 5-door         | 5.0                               | 8.0                                   | 8.5                                      | Premium unleaded                      | 5.9                                   |
| <b>CITROEN</b> C3 1.6 L, manual, hatch                            | 5.0                               | 7.5                                   | 8.5                                      | Premium unleaded                      | 6.2                                   |
| <b>MERCEDES BENZ</b> A150 1.5 L, manual, sedan                    | 5.0                               | 7.5                                   | 8.5                                      | Premium unleaded                      | 6.7                                   |
| <b>HONDA</b> Civic Vti / VTIL 1.8 L, manual, sedan                | 4.5                               | 7.0                                   | 8.5                                      | Regular unleaded                      | 6.9                                   |
| <b>MERCEDES BENZ</b> A200 2.0 L, manual, sedan                    | 4.5                               | 7.0                                   | 8.5                                      | Premium unleaded                      | 7.4                                   |
| <b>MERCEDES BENZ</b> B200 2.0 L, manual, sedan                    | 4.5                               | 7.0                                   | 8.5                                      | High-octane premium unleaded (98 RON) | 7.4                                   |
| <b>TOYOTA</b> Corolla 1.8 L, manual and auto, hatch, sedan, wagon | 4.5                               | 7.0                                   | 8.5                                      | Regular unleaded                      | 7.2-7.5                               |
| <b>HONDA</b> Civic Hybrid 1.3 L, sedan                            | 4.5                               | 8.5                                   | 6.5                                      | Electric / regular unleaded           | 4.6                                   |
| <b>HONDA</b> Civic Sport 2.0 L, manual, sedan                     | 4.5                               | 6.5                                   | 8.5                                      | Regular unleaded                      | 7.9                                   |
| <b>LEXUS</b> GS450H Hybrid 3.5 L, sedan                           | 4.5                               | 6.5                                   | 8.5                                      | Electric / premium unleaded           | 7.9                                   |
| <b>SMART</b> Fortwo 0.7 L, auto, convertible and coupé            | 4.5                               | 8.5                                   | 6.5                                      | Premium unleaded                      | 4.8                                   |
| <b>VW</b> Bora 2.0 L, manual, sedan                               | 4.5                               | 6.5                                   | 8.5                                      | Premium unleaded                      | 8.1                                   |
| <b>VW</b> Golf 2.0 L, manual, hatch, 3-door and 5-door            | 4.5                               | 6.5                                   | 8.5                                      | Premium unleaded                      | 8.0                                   |
| <b>VW</b> Jetta 2.0 L BLR and BVI engines, manual, sedan          | 4.5                               | 6.5                                   | 8.5                                      | High-octane premium unleaded (98 RON) | 8.2                                   |

### WORST

|                                                                                            |     |     |     |        |           |
|--------------------------------------------------------------------------------------------|-----|-----|-----|--------|-----------|
| <b>FORD</b> PH Courier XLT Hurricane 2.5 L turbo, manual, ute, 4WD, crew cab and super cab | 1.0 | 4.0 | 0.5 | Diesel | 10.6      |
| <b>LAND ROVER</b> Defender 2.5 L turbo, manual, 110 wagon and 130 cab-chassis              | 1.0 | 4.0 | 0.5 | Diesel | 10.5      |
| <b>NISSAN</b> Patrol 3.0 L, turbo wagon, manual and auto, 5 and 7 seats                    | 1.0 | 4.0 | 0.5 | Diesel | 10.7-10.9 |
| <b>SSANGYONG</b> Korrando 2.9 L turbo, auto, wagon, soft and hard top                      | 1.0 | 4.0 | 0.5 | Diesel | 11.3      |
| <b>TOYOTA</b> Landcruiser 100 4.2 L turbo, manual and auto, wagon                          | 1.0 | 4.0 | 0.5 | Diesel | 11.0-11.2 |
| <b>NISSAN</b> Patrol 4.2 L turbo, manual, wagon, 5 and 7 seats                             | 1.0 | 3.5 | 0.5 | Diesel | 11.6      |
| <b>TOYOTA</b> Dyna Single Cab 3.0 L, manual, cab-chassis                                   | 1.0 | 3.5 | 0.5 | Diesel | 11.9      |
| <b>TOYOTA</b> Landcruiser 78 4.2 L turbo, manual, wagon and cab-chassis                    | 1.0 | 3.5 | 0.5 | Diesel | 11.7-12.0 |
| <b>NISSAN</b> Patrol 4.2 L turbo, manual, cab-chassis                                      | 1.0 | 2.5 | 0.5 | Diesel | 12.9      |
| <b>TOYOTA</b> Landcruiser 78 4.2 L, manual, wagon and cab-chassis                          | 1.0 | 2.5 | 0.5 | Diesel | 13.1-13.6 |
| <b>TOYOTA</b> Landcruiser 100 4.2 L, manual, wagon                                         | 1.0 | 2.5 | 0.5 | Diesel | 13.0      |



# The cost of health

Don't pay more than you have to.

## IN A NUTSHELL

■ Five ways to get the most out of the healthcare system.

It's bad enough having a condition that requires you to use the healthcare system, without feeling the pain in your wallet too. Here are five ways to save yourself some cash, and make the health system (and your tax contributions) work for you.

## REGISTER AS A FAMILY FOR THE MEDICARE SAFETY NET

The Medicare Safety Net aims to protect people against high medical costs incurred outside hospital; it's separate from the PBS Safety Net, which helps with the cost of medication. It includes the costs of going to your GP, as well as a range of treatments out of hospital, including consultations with specialists, blood tests, x-rays and scans. It doesn't include services that aren't covered by Medicare, such as dental and physiotherapy (except in special cases — see *Extra benefits for complex needs*, page 29, for details).

You're most likely to benefit from the safety net if you or your family incur significant medical expenses that you have to pay yourself ('out-of-pocket costs' in the healthcare jargon) within a short period, or if you have a chronic condition that requires you to see a doctor or have tests regularly (see *Get to the net*, far right, for an example).

There are three factors that determine what you end up paying:

- The Medicare benefit, which is the rebate the doctor receives from the government for the medical service you've received. If a doctor bulk-bills, you won't pay anything at all because the doctor accepts the rebate as full payment for providing the service.
- The Medicare Benefits Schedule fee, which is the cost the government attributes to the service, and which is often higher than the Medicare benefit allocated for it. In this case if a doctor charges you this amount you'll have some out-of-pocket costs.
- The fee the doctor actually charges you, which might be higher again than the schedule fee.

Essentially, the Medicare Safety Net works by reducing your out-of-pocket costs once you reach either of the following two thresholds:

- **The general threshold.** This is \$1000 per calendar year for Medicare cardholders; if you're a Commonwealth Concession Card holder or a member of a family that receives Family Tax Benefit (A), it's \$500.

It's reached by adding up all your out-of-pocket medical costs — that is, the difference between what the doctor charges and what the Medicare benefit covers. For example, the Medicare benefit for an initial, referred consultation with a specialist is \$62.95, so if the specialist charges you \$120 your out-of-pocket costs will be \$57.05.

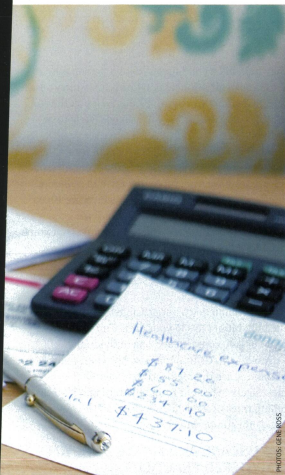


PHOTO: GARY ROSS

Once you reach the threshold, the Medicare benefit is an additional 80% of your out-of-pocket costs. So, post-threshold, this same consultation would end up costing you just \$11.40.

■ The difference between the schedule fee and the Medicare benefit for a service is called the 'gap' amount, and you build up towards the **gap threshold** every time the schedule fee is higher than the Medicare benefit for the service. The gap threshold is \$345.50 per calendar year for all Medicare cardholders.

Using the same example as above, the schedule fee for this specialist consultation is \$74.05, of which the Medicare benefit covers \$62.95, leaving a gap of \$11.10 that you have to pay. Once you qualify for the gap threshold, you'll receive 100% of the schedule fee for all services, so this gap no longer exists.

If you reach both thresholds in a calendar year, for each subsequent service you'll end up paying just 20% of your resulting out-of-pocket costs, which will be the difference between the schedule fee and what the doctor charges you.

Fortunately you don't have to keep track of this complicated system yourself. Individuals are automatically registered for the safety net, and your out-of-pocket costs will automatically be reduced when you reach it; you just need to keep your contact

## Save money on meds

Medication costs money as well as medical services, of course. Our top two tips for cutting your medication costs are:

■ Buy so-called generic medicines, which have the same active ingredients as the originally developed brand-name version but are usually cheaper. If it's a prescription medicine you can ask your doctor to prescribe a less expensive brand, or ask your pharmacist if they can give you a cheaper equivalent (so long as the doctor hasn't ticked the box marked 'brand substitution not permitted' on the prescription).

■ Use the PBS Safety Net system when you pay for prescription medicines — if you spend over a certain amount during one calendar year you'll pay less for the rest of the year. See *Choice Cuts*, April 2006, for how it works.

## Get to the net

Helen has suffered from bronchiectasis since she was a child. It's a condition in which the airways are damaged and enlarged, which makes her more susceptible to chest infections, and she often suffers from breathlessness.

As part of her ongoing treatment, Helen undertakes exercise programs and visits a respiratory specialist from time to time to have chest x-rays, pathology tests and breathing tests to monitor the progress of her condition. At least once a year she'll get a cold, which worsens her condition, and during these bad spells she might have to go to her doctor several times a week for monitoring and medication.

She and her husband David are registered as a 'family' for the safety net, and because their combined annual out-of-pocket costs are usually more than \$1000, they regularly benefit from the resulting cost reductions. Their net savings last year came to a total of \$976.







## Tax facts

In October last year Deanna twisted her knee playing tennis. She had some initial physiotherapy and resumed playing but it continued to bother her. It wasn't until she went back to the physiotherapist in February that it was suspected that she had damaged her anterior cruciate ligament, and might require a knee reconstruction.

A visit to a knee specialist, an MRI scan, pre-op physio, a handful of x-rays, a hospital stay, an operation, payments to the surgeon, anaesthetist and assistant surgeon and a dozen more post-op physio visits later, Deanna found that she'd forked out over \$5500 in medical costs. Refunds from Medicare and her private health fund came to just over \$2200, leaving her \$3350 out of pocket.

When we spoke to Deanna, she wasn't aware that she could claim a medical expenses tax offset on her tax return, but she's planning to now. Subtracting \$1500 (the threshold) from her net medical expenses leaves \$1850, meaning she can claim a tax offset of around \$370 (20% of \$1850) on her next tax return.

details up-to-date with Medicare and to sign and return the form you'll be sent when a threshold is reached, before any benefits can be paid.

If you belong to a 'safety net family' (a married or de facto couple, with or without dependent children, or a single person with dependent children) you can combine medical costs so that you're likely to reach the thresholds sooner. But you'll need to actively register as a family for the safety net, even if all your family members are listed on your Medicare card.

To register:

- Call Medicare on 132 011.
- Pick up a registration form from your local Medicare office.
- Download or fill in the online form at [www.medicareaustralia.gov.au/yourhealth/our\\_services/msn/register.htm](http://www.medicareaustralia.gov.au/yourhealth/our_services/msn/register.htm).

## USE GPS WHO BULK-BILL

Bulk-billing is the term used when the medical practitioner bills Medicare directly, accepting the Medicare benefit as full payment for a service. If your practitioner bulk-bills, your appointment won't cost you anything and you'll be saved the hassle of claiming back benefits.

Since the introduction of a range of incentives from the government in the last couple of years, bulk-billing rates have increased. For starters, GPs get \$5.15 extra from Medicare every time

they bulk-bill a child under 16 or a person with a Commonwealth Concession Card. In country areas and Tasmania this rises to \$7.85. So if you fit into any of these categories, you're more likely to be bulk-billed.

And now that the Medicare benefit for a GP consultation is 100% of the schedule fee (up from 85%), GPs have even more incentive to bulk-bill.

If your GP doesn't, you'll still receive the 100% rebate (currently \$31.45) for a standard consultation lasting less than 20 minutes, but you'll need to claim it back from Medicare. And of course if your doctor doesn't bulk-bill you, chances are they're charging above the schedule fee and you'll be out of pocket.

Unfortunately it's not possible to get a list of all the bulk-billing GPs in your area. The only way to find out is to contact each one individually.

Along with GP attendances, optometry and pathology are the Medicare services where you're most likely to benefit from bulk-billing. The bulk-billing rates of specialist services, on the other hand, are comparatively low.

## HAVE SCANS AND X-RAYS DONE AT REGISTERED PRACTICES

If you're having an x-ray, ultrasound or some other kind of diagnostic imaging outside hospital, you'll only receive Medicare benefits if it's done at a site that has practice registration.

Registered diagnostic imaging and radiation oncology practice sites have a location-specific practice number (LSPN) that needs to be quoted on patient accounts/receipts for you to receive a Medicare benefit for these services. More likely than not, your doctor will refer you to a registered practice, but it's worth checking.

To find your nearest registered practice location:

- Check the LSPN register in the LSPN section of Medicare's website: [www.medicareaustralia.gov.au/yourhealth/our\\_services/lspn\\_search.htm](http://www.medicareaustralia.gov.au/yourhealth/our_services/lspn_search.htm).
- Call Medicare on 132 011.

## IF YOU'RE IN A PUBLIC HOSPITAL, BE A PUBLIC PATIENT

As a public patient in a public hospital you get the following services free of charge:

- Accommodation in the hospital.
- Nursing care.
- The procedures and treatment you were admitted for, performed by the doctor allocated to you.
- Medicines prescribed for you.
- Diagnostic tests needed to support your treatment.

■ Treatment or services for your condition from hospital social workers, occupational therapists, physiotherapists, dietitians and other hospital health workers.

■ Follow-up treatment as a hospital outpatient or in the community.

If you choose to be a private patient in a public hospital, the same services are available but have to be paid for by you or your private health fund. The only benefit is that you can ask to see a medical specialist of your choice from among those appointed to the hospital. (Although even as a public patient you're entitled to a second opinion free of charge.)

Being a private patient doesn't mean you'll get a private room, as these are given on the basis of clinical need in public hospitals. And it shouldn't make any difference to the time you'll wait for a service, or the quality of the service you'll receive. The main advantage of going private is being able to reduce your waiting time for elective surgery by having it done at a private hospital.

Even if you have private insurance, you're under no obligation to be a private patient in a public hospital. But you can revert to private any time you like.

## CLAIM MEDICAL EXPENSES IN YOUR TAX RETURN

If your out-of-pocket medical expenses are over a specified limit — currently \$1500 — within a financial year, you're eligible for a tax offset.

To claim the medical expenses rebate in your tax return you'll need to know the total medical expenses you incurred for yourself and your dependants. From this total figure deduct any refunds from Medicare, your health fund or any other reimbursements that relate to those expenses received during the financial year, to determine your out-of-pocket expenses. You can then claim an offset of 20% of these expenses over the \$1500 threshold. See *Tax facts*, above left, for how this can work in practice.

You'll need to keep all receipts, along with your Medicare financial tax statement, to prove your claim if the tax office asks you.

For more information:

- Go to the 'Individuals' section of the Australian Taxation Office (ATO) website ([www.ato.gov.au](http://www.ato.gov.au)). Click on 'What you can claim', 'Tax offsets (rebates)' and then 'Medical expenses'.
- Call the ATO on 132 861 and follow the prompts.



## Extra benefits for complex needs

If you've got a chronic medical condition or have complex care needs you can get additional Medicare benefits for some services provided to you by allied health professionals (such as physiotherapists, psychologists and speech pathologists) and dentists, so long as you're being managed by your GP under something known as an Enhanced Primary Care (EPC) plan. And any out-of-pocket expenses can contribute towards the Medicare Safety Net thresholds.

It's a fairly complicated arrangement where your GP needs to prepare for you a GP management plan — a comprehensive plan for the management of your condition — and co-ordinate your team care arrangements, which are the treatment and services provided by at least three different providers. The team for someone with type 2 diabetes, for example, might include their GP, a dietitian and a podiatrist.

The need for allied health or dental services must be identified in your EPC plan, and Medicare rebates are available for a maximum of five allied health and three dental care services per patient in a calendar year. Your GP needs to refer you for these services (using an EPC program referral form), and can only refer you if the service relates to the condition for which the EPC plan was formed.

It's not mandatory for GPs to manage eligible patients under an EPC plan, so if you're not being and think you should be, try discussing it with your GP. Not only will an EPC plan give you access to additional Medicare benefits, it will also help ensure good quality of care and regular assessments.

# In hot water

Choosing the best hot-water system for you.



## IN A NUTSHELL

- **Electric water heaters** that heat water at any time of the day are by far the most expensive to run.
- **Gas and off-peak electric systems** usually cost around the same to run as each other.
- **Electric water heaters** produce the most greenhouse gas.
- **Government rebates** are available for installing a solar hot water or heat pump system.

**Y**ou probably don't spend a lot of time thinking about your water heater, but if the hot water suddenly runs out in the middle of your shower, it's guaranteed to become a top priority.

A lot of people just replace their old hot water system with the same again. But with a little research, you could save money and choose a system that's kinder to the environment.

The first things to decide are which fuel to use to heat the water and what type of water heater you want; the two main types are storage and instantaneous.

## STORAGE WATER HEATERS

A storage system heats the water to a relatively high set temperature and keeps it ready for use in a tank. (It must be set to 60–65°C — no lower as *Legionella pneumophila* bacteria can survive in temperatures up to 55°C). It basically works on the 'heat rises' principle. When you use the hot water drawn from the top of the tank it's replaced by a layer of cold water at the bottom. The cold water stays at the

bottom because it's denser. The temperature drop is sensed by a thermostat, which turns on the heater at the bottom of the tank, and as the water heats up it rises to the top.

If you draw off hot water faster than the cold water can be heated up you might run out of hot water, so the size of the tank is important.

Storage tanks must be able to withstand high temperatures and pressure and be protected against corrosion. Nowadays tanks are usually made from mild steel or stainless steel.

■ **Mild steel tanks** are protected from water corrosion by a lining of one or two layers of vitreous enamel, and are often called 'glass-lined'. The mild steel can also be corroded if it forms an electrolytic cell with copper water pipes. These tanks therefore have a magnesium rod (called a sacrificial anode) inside them that will corrode instead of the steel. This needs to be replaced approximately every five to 10 years, or more often depending on the water quality in your area. These tanks usually have a five- to 10-year warranty.

■ **Stainless steel** is resistant to corrosion. These tanks are more expensive to buy, but generally last longer and don't require the maintenance and ongoing cost of mild steel tanks. They usually carry a 10-year warranty.

Check with the installer whether a particular type of tank is suitable for the water in your area.

## FUEL CHOICES FOR STORAGE HEATERS

Storage water heaters can use electricity, gas or solar energy or a heat pump to heat water.

### Electricity

Most electricity providers offer a choice of tariffs for water heaters. If you connect your heater to a **continuous or day-rate** supply, electricity is available all the time and the heater can replace tank heat losses and hot water that's been drawn off relatively quickly.

If the tank's the right size for your family, you're unlikely to run out of hot water — at least not for very long. So the tank can be smaller than an off-peak system and you'll save on the purchase cost. A four-person household needs a tank of about 125–160 L. However, the high day-rate tariff makes this type of system the most expensive to run.

**Off-peak or night-rate** systems receive power at a discounted tariff (usually for a period during the night), so they're cheaper to run, but tank heat losses and hot water that's drawn off can't be replaced until the following night. So you need a large tank that can cope with your day's demand or you might run out of hot water (about 250–315 L for a four-person household).

A **twin-element** tank is a combination of the two systems. The bottom element is connected to the off-peak supply and does most of the heating. If you run low on hot water, a second element connected to a continuous supply kicks in to heat a small portion of the water at the top of the tank.

Electric water heaters produce far more of the greenhouse gas carbon dioxide than natural gas heaters do.

## Gas

Gas storage water heaters only require relatively small tanks; gas doesn't have different tariffs depending on the time of day so it's available all the time, meaning heat losses can be replaced quickly. A four-person household needs a tank of about 135–170 L. Gas heaters can be installed externally, or internally with a flue, which may require more installation work (and cost) than an electric system.

Gas heaters also have a gas energy rating label: the more stars on the label, the more efficient the heater. High-efficiency heaters are more expensive to buy, but generally provide more hot water and are cheaper and more environmentally friendly to run.

In areas where you can't get natural gas, liquid petroleum gas (LPG) is an alternative. But expect to pay one-and-a-half to three times as much as for natural gas or off-peak electricity.

## Solar

Solar water heaters use the sun's rays to heat your water. They basically consist of solar collector panels and a storage tank. A four-person household needs about four square metres of solar collector area (two panels) and a 300–360 L tank. This should allow for days with lower radiation or a higher demand. If your panels can't be installed in an ideal location, their efficiency may drop and you'll need a larger collection area.

A solar water heater can't provide 100% of your hot-water needs year-round. That's why all solar water systems have an electric or gas booster in their tanks, which kicks in when the sun drops out.

They're generally more expensive to buy than a gas or electric storage water heater, but the operating costs are lower.

There are two main types of solar systems:

- A **thermosiphon** system has a storage tank mounted horizontally above solar collector panels on the roof. The complete system can weigh several hundred kilograms when filled with water, so you need to make sure your roof can support the weight, and reinforce it if necessary.

The system works by allowing cold water from the mains supply to enter the panels at the bottom, where it's heated by the sun. Due to the thermosiphon effect (the warmer the fluid, the lighter it is) the heated water rises inside the tubes and enters the storage tank.

In areas that never get frost, water can be circulated through the panels and heated directly like this. However, in frost-prone areas, the water can freeze and destroy the panel, so a heat-exchange fluid with a freezing point much lower than water is used. It flows in its own closed circuit: it's heated in the panels, transfers its heat energy to the water in the storage tank, cools down and returns to the panel to be heated again.

- If your roof can't support the weight of a storage tank or you don't like the look of it, you could consider a **pumped** solar system. In this system, only the collector panels are mounted on the roof and the tank is at ground level. As the thermosiphon effect can't circulate the water from the collector to the tank in this case, the system needs an electric pump.

## Heat pump

A heat pump water heater works like a fridge in reverse — it doesn't create heat but transfers it from the surrounding air to your hot-water tank. It doesn't rely on the sun directly so a slightly smaller system is sufficient (270–315 L for four people).

Like solar water systems, heat pumps are generally more expensive to buy than a

**Greenhouse gases generated** (tonnes per appliance per year)\*

|                                 |         |
|---------------------------------|---------|
| Solar / gas (warm climate)      | 0.3     |
| Solar / gas (cool climate)      | 0.5     |
| Solar / electric (warm climate) | 1.2     |
| Five-star gas                   | 1.3     |
| Solar / electric (cool climate) | 1.6–2.9 |
| Two-star gas                    | 1.8     |
| Electric                        | 4–6.8   |

Source: AGO 2002.

## Incentives for solar and heat pumps

If you install a new solar or heat-pump system to replace an electric one, or if you install a solar system in a new home, you're eligible to receive renewable energy certificates (RECs). These were developed by the Commonwealth Government to encourage the reduction of greenhouse emissions from the use of electricity.

The RECs scheme works by requiring electricity retailers to contribute to meeting renewable energy targets — an obligation they can meet by purchasing RECs.

So when you install an eligible system, you'll be rewarded with between 10 and 50 RECs, based on how much greenhouse gas it saves and where you live, as this affects the system's efficiency.

You then either register your RECs and sell them to an energy retailer, or assign them to an agent (often the supplier of your hot-water system), who will register and sell them for you. The value of a REC varies from day to day, but is usually between \$20 and \$30. So if your solar system attracts 30 RECs, you'll earn between \$600 and \$900.

The small print of the REC scheme is fairly complicated, so consult your retailer or check the Office of the Renewable Energy Regulator website at [www.orer.gov.au](http://www.orer.gov.au). Some state and territory governments also provide solar heater rebates. For more information contact your state government energy authority.





conventional storage water heater, but have lower operating costs and are more environmentally friendly.

### INSTANTANEOUS WATER HEATERS

An instantaneous water heater only heats as much water as you need, when you need it. When you turn on the hot water tap, the initial cold water flow triggers a gas burner to ignite or switches on an electric element. So, as long as there's gas or electricity, you'll never run out of hot water.

The size of water heater you need (the flow rate in litres per minute) depends on the number of hot-water outlets the heater has to serve, rather than the number of people in the house. As a general rule, for a two-bathroom house you need a flow rate of about 22–24 L/min. But talk to your supplier to find the capacity most suitable for your situation.

### FUEL CHOICES FOR INSTANTANEOUS HEATERS

Instantaneous water heaters can use electricity or gas to heat water.

#### Electricity

Electric instantaneous water heaters have to be connected to the day-rate tariff, so the running costs will be higher than an off-peak storage system. But because there's no heat loss (unlike with a tank) they're cheaper to run than day-rate storage heaters.

Modern models have better temperature controls than older ones you might have come across, so they should be able to maintain a certain water temperature even if several outlets are in use at the same time. However, this will be achieved at the expense of flow rate. To generate enough hot water, more electrical power is required and it may therefore be necessary to install a three-phase electricity supply.

#### Gas

Gas instantaneous water heaters can be installed externally or internally with a flue. While there are no tank heat losses, a little energy (and water) are wasted each time a tap is turned on while the water warms up. Standard models have a pilot light, which uses a small amount of gas; models with electric or other types of ignition are more economical.

With older gas heaters the water temperature varied depending on the water flow: the more cold water running through the heat exchanger, the lower the temperature. However, modern systems have electronic control that ensures a constant temperature up to the model's maximum flow rate. This means, though, that you'll have no hot water in a power cut, even if the gas is still available.

If you buy a model with a separate temperature control pad you can select different temperatures for different water outlets — for example, 55°C in the kitchen and laundry, and 40°C in the bathroom to avoid the risk of scalding. As instantaneous systems don't have a storage tank you don't have to worry about bacteria developing if the water isn't heated to a higher temperature.

### SAVE ON YOUR BILL

■ If you have a storage system, make sure the tank and hot-water pipes are well insulated. Install it as close to the main hot-water outlets as possible and turn it off when you go away for more than a couple of days.

■ Depending on where you live, consider a solar or heat pump water heater. Having said that, although you're likely to save on your bill, these systems are generally more expensive to purchase and install than conventional systems and should be seen as a long-term investment.

■ Try to save on water and energy by taking short showers instead of baths, installing flow restrictors or low-flow shower heads and taps, and consider buying a front-loading washing machine next time you have to replace yours — they generally use less water than top loaders.

■ Fix leaks!

## WHERE'S IT FROM?

New labelling standards for unpackaged fresh and processed fruit, vegetables, nuts and seafood have come into force, meaning retailers should now tell you which country those products came from. A guide is available from the Food Standards website — [www.foodstandards.gov.au](http://www.foodstandards.gov.au).

If you have a complaint about country of origin labelling, or your local retailer doesn't appear to have cottoned on to the changes yet, raise it directly with them or contact your state or territory food or health authority.



## There's that fine print again...

**SOFT & JUICY STRAWBERRIES** — the product's sitting next to the dried fruit on the supermarket shelf, has pictures of juicy strawberries all over its packaging, and looks and sounds as if it could be made just from dried strawberries. If you're looking for a healthy snack, don't be fooled: according to the ingredients list the primary ingredient is sugar, not dried fruit: it's just 35% strawberries.

We wrote to the Australian Competition and Consumer Commission (ACCC) to ask it to look into this packaging, which we think is very misleading.

Its response was disappointing. It said consumers can read the ingredients list to find out the contents, and the packet has a transparent window showing the product (which still looks to us like dried strawberries). The ACCC also said it hadn't received a significant number of complaints.

We've asked it to review its decision. In the meantime, what's highlighted is the importance of consumers raising any concerns they have with the appropriate authorities.

## New Happy Meal®



## Happy Meal even happier now

McDONALD'S has added a new, healthier Happy Meal to its menu. Instead of a burger and chips, you can now get your kids Pasta Zoo, a ravioli-type pasta cut in animal shapes with a filling made from puréed roasted vegetables and ricotta cheese. It comes with a tomato-based dipping sauce (Zoo Goo) and hand-shaped tongs to eat it with. And instead of the usual sugar-laden soft drink, the kids get reduced-fat milk to drink through a flavouring straw.

Parents might not be quite so happy that the new Happy Meal still comes with a toy. We (and no doubt most parents) would like to see McDonald's introduce new toys less often — it's such blatant bait for kids to nag you to spend your money there several times a week just to keep up with the latest.

# Go to your docking station

You can get cheap and cute speaker docks, but the bigger and more expensive they are, the better the sound.

**D**igital music players have revolutionised the way we listen to music, making it possible to store entire music collections on compact little devices ready to

take anywhere. On the go you can use a digital music player with the earbuds supplied or with conventional headphones; at home you can plug it into your computer or connect it to your stereo. Or you use a designated speaker dock.

For this test we bought all the speaker docks we could find for use with digital music players, which are also called MP3 players, or iPods — Apple's brand name, the most popular of the lot and the fashion accessory of the young. Which explains why nine of the 10 speaker docks we found for our test are for use with iPods (the only other brand of player represented is the **IRIVER**; unfortunately **CREATIVE** released its speaker dock too late for inclusion in our test).

## JUST A FAD?

If you've jumped on the digital music bandwagon but are older than a gen-Y, you probably don't need a speaker dock. Chances are you already have a hi-fi system you can connect a digital music player to, as long as it has an analogue input socket and you have the appropriate connecting cable. And if you want to update your system, a similar price to what you'll

## IN A NUTSHELL

■ We tested speaker docks for use with digital music players, primarily iPods.

■ The size and shape of the speaker docks vary considerably. Generally speaking, the larger and bulkier they are, the better the sound.

## WHAT TO BUY

### Large docks

**JAMO i300** \$599

### Medium docks

**KLIPSCH iGroove** \$399

**ALTEC LANSING inMotion iM7** \$400

**BOSE SoundDock Digital Music System** \$499

**APPLE iPod Hi-Fi** \$519

### Small docks

**JBL On Stage II with Remote Loudspeaker Dock for iPod** \$272

See *Portability or quality?*, right, for why we'd choose the JBL over the slightly higher-scoring **LOGITECH** if you want a small, portable dock.

ave to pay for the top-scoring **JAMO** speaker dock gives you a new stereo system you can use to listen to an iPod/MP3 player *plus* the radio, CDs, tapes and anything else that can connect via an analogue input.

On the downside, you might have to fiddle with an audio jack at the back of your hifi system, which is, of course, less convenient than just 'dumping' the iPod/MP3 player in a designated dock — where it'll get recharged automatically while you're listening.

This convenience is certainly an advantage of having a speaker dock; whether it's worth the expense is your decision. While you can get one for less than \$150, the cheap models in our test definitely lacked in sound quality. So if your iPod is your major music source and you want to listen to music without ear- or headphones, it's probably worthwhile investing a little more money for a better-quality system.

## SIZE MATTERS

The speaker docks in this test varied considerably in size, weight and bulk, from nifty little single units like the **JBL**, pictured on page 37, to large, bulky units like the **JAMO** (page 36), which weighs more than 9 kg and comes in four pieces.

Of all the docks in the test, the top-scoring **JAMO** had by far the best sound quality, very similar to what you'd get from a small conventional hifi system. In fact, we bought two such systems (a **SONY** and a **PANASONIC**) to give the listening panel a realistic reference point, and found that the **JAMO** speaker dock scored just as well as these for sound quality. Our listening panel was particularly impressed with this dock and commented positively about its ability to cope well with bass.

None of the smaller docks could deal well with bass, basically because of their size. Even some of the medium-sized models had trouble in this respect, creating vibrations via the speakers' wire mesh (**BOSE** and **ALTEC LANSING**) or inside the dock (**APPLE** and **KLIPSCH**). In this size segment, all four docks scored similarly for sound quality, so we've included them all in the *What to buy* list.

They're not standout performers — in fact, our panellists had mixed feelings about them and listened to them a couple of times before concluding that some things worked well but others not — but if you don't want a dock the size (and price) of the **JAMO**, they're probably your best choice.

## PORTABILITY OR QUALITY?

Some of the speaker docks tested are pretty lightweight and portable and would be easy to take on holidays or wherever you want to listen without earphones. Unfortunately, though, you'll have to

compromise on sound quality — a small and compact dock won't give you the sound a bigger one with larger speakers can offer.

In terms of sound quality, none of the four small speaker docks in the test impressed; the best two in this group only scored 56% for it. But if size and portability are crucial to you over and above good sound, the **JBL** would be the one to choose because of its compact and unusual doughnut-shaped design and its "quite impressive volume for the speaker size", according to our listening panel. Although the **LOGITECH** scored better in the technical sound tests (and by just 1% overall), the listening panel was generally unimpressed with its low volume, commenting that the sound had "bass missing", "no drama whatsoever" and was "very hollow".

But the **LOGITECH** was by no means the only small dock our panel criticised for limited sound capacity. They also commented on the **IRIVER**'s "gutless volume" and "tinny sound" that was thought to "lack depth and presence" and be "inadequate for anything". And the lowest-ranked **EDS** speaker dock has very poor sound quality and scored particularly poorly in the listening tests, plagued by buzzing interference.

## What to look for

The table on page 36 lists which models have these features, unless it's noted here.

- **Recharges MP3 player when docked.** All the docks tested recharge the player while you play music, so you don't need to attach it to a PC via a USB cable or buy a separate iPod charging dock.
- **Rechargeable dock.** To play music outside, or wherever there's no mains power, the speaker dock needs to be able to run on battery power. The **LOGITECH** has an internal, rechargeable battery; three of the other docks tested can run on **batteries** you supply — the **ALTEC LANSING** and **APPLE** take D cells (eight and six respectively, which increases the weight of the dock considerably), the **IRIVER** four AA cells.
- **Dock for iPod.** Allows you to dock different generations of iPod (except first and second, which would need to be connected via a line in).
- **Line in for everything else.** Most of the docks tested (except the **BOSE**) have an auxiliary input socket you can use to connect a CD or music DVD player, a portable CD or tape player, first and second-generation iPod, or whatever else requires an analogue input.
- **Remote control.** Most of the docks tested have a remote control. Remotes that transmit via radio frequency (RF) are more useful, as you can, say, change a song or the volume from the next room. Those transmitting via infrared (IR) need a line of sight for activation.
- **Special effects abilities.** Some of the docks tested have special features, such as a bass amplifier on the **JAMO** or surround sound on the **LOGITECH**. With the **ALTEC LANSING** you can even display pictures from an iPod onto a TV (if you have the necessary cables).
- **Carry handles.** These are important if you want to take the dock with you on holidays, to picnics or the like. See the profiles, pages 36–37, for which of the recommended docks have handles.



## Profiles

Models in the *What to buy* list are profiled in rank order within sizes.

### LARGE DOCKS



#### JAMO i300

Price: \$599  
GOOD POINTS

- The best in the test, with sound quality similar to a small hi-fi system.
  - Special effects abilities.
- BAD POINTS
- Heavier and less portable than most of the other docks tested — it consists of four separate pieces (the dock plus two satellite speakers and one subwoofer).

### MEDIUM DOCKS



#### KLIPSCH iGROOVE

Price: \$399  
GOOD POINTS

- Has a carry handle.
- BAD POINTS
- No volume indicator.
  - Vibrates in lower bass range — see *Size matters*, page 35, for more on this.



#### ALTEC LANSING inMotion iM7

Price: \$400  
GOOD POINTS

- Has photo connection to a TV (composite and S-video).
  - Has a carry handle.
  - Can be battery-operated (eight D cells).
  - Comes with a 3.5 mm audio jack for analogue input.
  - Secure slot for iPod (it virtually forms part of the unit when docked, so there's no possibility of the iPod getting knocked out accidentally).
- BAD POINTS
- No volume indicator.
  - Vibrates in lower bass range.

| Brand / model (in rank order)                         | PERFORMANCE         |                         |                           | COMPONENTS OF SOUND SCORE   |                             | 6 FEATURES        |                |                   |
|-------------------------------------------------------|---------------------|-------------------------|---------------------------|-----------------------------|-----------------------------|-------------------|----------------|-------------------|
|                                                       | 1 Overall score (%) | 2 Ease of use score (%) | 3 Sound quality score (%) | 4 Listening panel score (%) | 5 Technical sound score (%) | Rechargeable dock | Dock for iPod* | Line level output |
| <b>Large docks</b>                                    |                     |                         |                           |                             |                             |                   |                |                   |
| JAMO i300                                             | 83                  | 93                      | 81                        | 82                          | 77                          |                   | ✓              | ✓                 |
| MONITOR Audio i-deck                                  | 72                  | 95                      | 67                        | 65                          | 73                          |                   | ✓              | ✓                 |
| <b>Medium docks</b>                                   |                     |                         |                           |                             |                             |                   |                |                   |
| KLIPSCH iGroove                                       | 81                  | 98                      | 76                        | 75                          | 82                          |                   | ✓              | ✓                 |
| ALTEC LANSING inMotion iM7                            | 79                  | 95                      | 75                        | 75                          | 73                          | (B)               | ✓              | ✓                 |
| BOSE SoundDock Digital Music System                   | 79                  | 93                      | 75 (A)                    | 75                          | (A)                         |                   | ✓              | ✓                 |
| APPLE iPod Hi-Fi                                      | 78                  | 98                      | 73                        | 70                          | 83                          | (B)               | ✓              | ✓                 |
| <b>Small docks</b>                                    |                     |                         |                           |                             |                             |                   |                |                   |
| LOGITECH mm50 Portable Speakers for iPod              | 65                  | 98                      | 56                        | 50                          | 82                          | ✓                 | ✓              | ✓                 |
| JBL On Stage II with Remote Loudspeaker Dock for iPod | 64                  | 95                      | 56                        | 54                          | 63                          |                   | ✓              | ✓                 |
| IRIVER PS-H10 Portable Speaker                        | 55                  | 98                      | 44                        | 40                          | 60                          | (B)               | (C)            | ✓                 |
| EDS SP300 iPod Speaker and Charging System            | 36                  | 95                      | 21                        | 10                          | 63                          |                   | ✓              | ✓                 |

\* Includes all iPod generations except first and second, which only connect via a line in.

\*\* RF = radio frequency, IR = Infrared. See What to look for, page 35, for details.

† Prices are recommended retail, as advised by manufacturers in June 2006.

(A) This dock has no analogue input, so we couldn't do frequency tests. Sound quality is based entirely on the listening panel score.

(B) Not rechargeable, but can run on batteries — see What to look for.

(C) Only its own iRiver MP3 player.

(D) Speakers: 91 x 174 x 92 mm; subwoofer: 250 x 250 x 250 mm. The dock itself is about the size of an adult's hand.

(E) Amplifier including dock: 240 x 150 x 200 mm; speakers: 240 x 150 x 200 mm.

(F) 110 x 322 x 36 mm (shut) / 110 x 322 x 100 mm (open).

## SMALL DOCKS



### BOSE SOUNDDOCK DIGITAL MUSIC SYSTEM

Price: \$499

#### GOOD POINTS

- Nothing in particular.

#### BAD POINTS

- No analogue inputs, so you can't connect any other sound equipment to the dock.
- No volume indicator.
- Vibrates in lower bass range.



### APPLE IPOD HI-FI

Price: \$519

#### GOOD POINTS

- Can be battery operated (six D cells).
- Has carry handles.

#### BAD POINTS

- Vibrates in lower bass range.



### JBL ON STAGE II WITH REMOTE LOUDSPEAKER DOCK FOR IPOD

Price: \$272

#### GOOD POINTS

- Small and portable.
- Loud volume for its comparatively small size.
- Comes with a 3.5 mm audio jack for analogue input.

#### BAD POINTS

- The remote control can be tricky to use. In our tests it repeatedly jumped forward to the next song when we tried to fast-forward through a song.
- Vibrates in lower bass range.

See *Portability or quality?*, page 35, for comments on some of the other docks tested.

|                     |                         | SPECIFICATIONS             |                                        |                  |                      |             |
|---------------------|-------------------------|----------------------------|----------------------------------------|------------------|----------------------|-------------|
| Detachable speakers | Wall-mountable speakers | Dimensions (D x W x H, mm) | Weight (incl. dock and power cord, kg) | Warranty (years) | Website              | Price (\$†) |
| ✓                   | ✓                       | (D)                        | 9.3                                    | (H)              | www.jamo.com         | 599         |
| ✓                   |                         | (E)                        | 5.8                                    | 1                | www.i-deck.com       | 499         |
|                     |                         | 150 x 141 x 180            | 2.5                                    | 1                | www.klipsch.com      | 399         |
|                     |                         | 160 x 425 x 160            | 4.0                                    | 2                | www.alteclansing.com | 400         |
|                     |                         | 180 x 300 x 170            | 2.5                                    | 1                | www.bose.com.au      | 499         |
|                     |                         | 167 x 432 x 175            | 6.9                                    | 1                | www.apple.com.au     | 519         |
|                     |                         | (F)                        | 0.9                                    | 1                | www.logitech.com     | 230         |
|                     |                         | 40 x 176 x 176             | 1.0                                    | 1                | www.jbl.com          | 272         |
|                     |                         | (G)                        | 0.6                                    | 1                | www.iriver.com.au    | 129         |
|                     |                         | 140 x 251 x 134            | 1.5                                    | 1                | None found           | 150         |

(G) 122 x 209 x 110 mm (in use) / 122 x 209 x 31 mm (put away).

(H) Two years for electronics, seven years for other parts.

#### 1 Overall score

This is made up of:

- Ease of use score: 20%
- Sound quality score: 80%

We also tested the docks for energy use on standby, but didn't include it as all achieved an excellent score.

#### 2 Ease of use score

We assessed how easy it is to set up the dock and follow the instructions. Both aspects are weighted equally.

#### 3 Sound quality score

This is made up of:

- Listening panel score: 80%
- Technical sound score: 20%

#### 4 Listening panel score

A panel of five listeners (three with experience in the music field) awarded this score after listening to six music tracks using a 30 GB video iPod (except for the IRIVER PS-H10 Portable Speaker, which was

tested with the IRIVER

5 GB MP3 Player). We used choir, instrumental, classical and rock music in lossless format (where you can hear the top and lower registers), not lossy, which has been compressed to exclude sounds speakers can't reproduce or people can't hear.

#### 5 Technical sound score

Technical sound tests measured frequency response.

#### 6 Features

See *What to look for*, page 35, for a description of some of these and other features.

# Wash, rinse, spin

... A good washing machine needs to do all these well.



## IN A NUTSHELL

- Results for 37 washing machines, including 10 newly tested models.
- Not surprisingly, longer cycle times tend to go hand in hand with better dirt removal, and they also tend to give better water and energy efficiency.
- How fast is a 'fast wash'?

**W**e tested four new top loaders and six new front loaders, ranging in price from \$499 to \$1689, and added them to the list of previously tested machines that are still on the market.

We found two new good overall performers. As with our last test, they're both front loaders: at the smaller end of the range the 5.5 kg **WHIRLPOOL 6th Sense WFS10W** and at the larger end the 8 kg **ELECTROLUX Ultra Silencer EWF1495**. We've added them to our new *What to buy* list (below right).

## WASH + RINSE = CLEAN

The first task of a washing machine is to remove dirt, and the newly tested **ELECTROLUX Ultra Silencer, WHIRLPOOL 6th Sense, BLANCO BFWM7, ELECTROLUX Ecovalve EWF1087, MAYTAG PAV2755AAW** and **NEC NW-804** are good at this, but that's only part of the picture. If a machine washes well but doesn't rinse well, you won't be happy with the result: fabrics streaked with detergent residue. This is particularly noticeable on darker colours.

The importance of rinse performance is now acknowledged in the Australian/New Zealand standard for performance testing: it's now compulsory for new washing machines to pass a rinse performance test. We assessed the ability of washing machines in this test to remove dissolved dirt and residue, and found that while most of new models tested rinsed effectively, the **CONIA CWM5002F, BLANCO BFWM7, ELECTROLUX Ecovalve** and **SIMPSON Eziloader 45S708E** weren't up to scratch.

The rinse performance of the **SIMPSON Eziloader** and **CONIA** was particularly low. We think this is probably caused by their very low spin efficiency (just 49% and 46% respectively), which means that a lot of water was left in clothes at the end of the program and the remaining water contained a lot of detergent and other residues.

The **SIMPSON Eziloader** also has a very low score for dirt removal: the lowest in the table at just 46%. Its very good water and energy efficiency don't make up for these shortcomings in wash and spin performance.

in fact they may well be the cause of them — a washing machine can't work on a wish and a promise.

In order to pass the Australian standard and get an energy rating label (and therefore be allowed on the market), a washing machine has to get a dirt removal score of at least 72%. While the manufacturer can choose the program to be tested for this, it must be suitable for normally soiled clothes. We noticed that Electrolux (the **SIMPSON's** manufacturer) had chosen a hot 60°C wash program for the energy rating tests, whereas for our comparison tests we pick a warm (generally 30–40°C) wash, which better reflects the water temperature most Australians use to wash their clothes. It seems likely to us that this choice of hot wash program for the energy label is a result of this model's relatively poor wash performance in cooler water.

The **SIMPSON Eziloader** is being discontinued and should start to disappear from shops soon, but if you've already bought one and aren't satisfied with its performance when using cold or warm-water programs, Electrolux suggests you use the 'Cotton 60°C' program that's recommended for more heavily soiled clothes. Because the machine has to heat the water to this temperature, it will be less energy-efficient using this program than for the program used in our tests. You'll also need to consider whether all your clothes can be safely washed at 60°C. Not very satisfactory.

When we have scores for enough models to report on, we'll include rinse effectiveness in our overall score.

## WORD GAMES: HOW FAST IS A FAST WASH?

People who choose a front loader are often guided by the promise of good dirt removal and better water and energy efficiency. The downside is longer cycle times, but many front loaders these days have a fast/quick wash option that can take the cycle time down from 1.5–2.5 hours to as little as half an hour.

You might find this time-saving feature presented in a number of ways, such as 'fast wash', 'quick wash', 'light wash', 'time saver', 'rapid' and others. Whatever the label, the point is this: a shorter cycle time is handy for lightly soiled fabrics that just need freshening — the kind of washing that many of us do most of the time. Fast-wash options are also usually designed for smaller loads; you'll need to check what's recommended in the manual.

Very short cycle times — such as a half-hour option — will restrict the amount of water-heating time; for this reason some machines have a fast-wash option with multiple temperature settings (with the higher temperature corresponding to a longer fast wash).

Labelling can be ambiguous. We recently heard from a consumer who'd bought the **ELECTROLUX Ultra Silencer** (included in our *What to buy* list), a front loader with a 'Quick 60°' option. She couldn't work out why it wouldn't give a 60-minute wash. In fact the 'quick' does mean a relatively fast cycle for that machine, but the 60 refers to °C.

So if a fast-wash option is important to you, we suggest you clarify with sales staff exactly how fast is fast — and what it's called.

## WHAT TO BUY

Most of the machines in the table are from previous tests. The products in the table, and so the *What to buy* list and **Best Buys**, change from test to test as products are discontinued or their prices change, and new products are released.

**Best Buy** indicates that a model is a reasonable performer in its size range and its combined purchase price and running costs are comparatively low. However,

we don't call a washing machine a **Best Buy** unless we also have information about the brand's reliability; in this *What to buy* list, we don't have it for the **ELECTROLUX** and **SAMSUNG** models.

The other models are the top performers overall in their size bracket, but they won't be as cheap to buy and/or run as the **Best Buys**. We've included top and front loaders in each size range in the *What to buy* list.

### SMALL (UP TO 5.5 KG)

|                                                         |        |
|---------------------------------------------------------|--------|
| MIELE Novotronic W502 (fr)                              | \$1699 |
| New WHIRLPOOL 6th Sense WF810W (fr) <b>▶ BEST BUY ▶</b> | \$799  |
| FISHER & PAYKEL Pride MW512 (tp)                        | \$749  |
| FISHER & PAYKEL Excellence GW512 (tp)                   | \$859  |
| SIMPSON Eziest 550 36S550L (tp)                         | \$669  |

### MEDIUM (6–7 KG)

|                                                            |        |
|------------------------------------------------------------|--------|
| SAMSUNG J1045 (fr)                                         | \$899  |
| SAMSUNG J845 (fr)                                          | \$849  |
| BOSCH Maxx 1200 WFO 2460 AU (fr) <b>▶ BEST BUY ▶</b>       | \$1399 |
| WESTINGHOUSE Complete Care LT609S (tp) <b>▶ BEST BUY ▶</b> | \$799  |

### LARGE (7.5 KG OR MORE)

|                                                              |        |
|--------------------------------------------------------------|--------|
| New ELECTROLUX Ultra Silencer EWF1495 (fr)                   | \$1689 |
| ARISTON AVXL 129 (fr) <b>▶ BEST BUY ▶</b>                    | \$1599 |
| FISHER & PAYKEL Intuitive Eco IW812 (tp) <b>▶ BEST BUY ▶</b> | \$1285 |

fr = front loader tp = top loader



### Profiles: New top performers and best buys



#### WHIRLPOOL 6TH SENSE WF810W

Price: \$799 **TEST BUY**

Size: 5.5 kg

Front loader

Good overall, and second in this size range. It's good at removing dirt, is gentle on clothes, very energy-efficient and has good water efficiency. It's also relatively quiet, senses how much water to use automatically, depending on your load size, and its programs include machine-washable woollens, hand-washables and fast wash. It's not quite as good for spin efficiency, though, and has a long wash time on its 'normal' program.

#### ELECTROLUX ULTRA SILENCER EWF1495

Price: \$1689

Size: 8 kg

Front loader

This new model has become the best front loader in the large size range. It's very good at removing dirt, as well as having very good spin, energy and water efficiency — and it manages to be quite gentle on your clothes too. Other good points include automatic water level selection depending on your load size, and programs including machine-washable woollens, hand-washables, one-touch start and fast wash. On the downside it has the longest 'normal' cycle time of all the tested models.

For profiles of models in the *What to buy* that were published in previous issues, see CHOICE, March 2006, September 2005, September 2004 or March 2004, or go to [choiceextra.com.au](http://choiceextra.com.au) and click on the dates above under 'washing machines' in the index.

If you're a personal subscriber to CHOICE, don't have the relevant back issue and don't have access to the internet, please phone our Consumer Services people on 1800 069 552 and ask them to send you a copy.

### For people with a disability

An occupational therapist from the Independent Living Centre (NSW) assessed the newly tested washing machines with different types of disability in mind. We've only included models with reasonably good scores.

■ If you're a **wheelchair user**, a front-loading machine will give the best access, particularly if it's raised off the ground a bit. The most suitable in this test is the **BLANCO BFWM7**, which is very easy to reach into, clean and maintain and has very accessible controls.

■ If you have **back pain**, the **WHIRLPOOL 6th Sense WF810W** may be more accessible to you because its smaller drum is easier to reach into.

■ If you have **difficulty with hands**

or **upper limb dexterity**, look for an easily opened door and user-friendly detergent dispenser. Front loaders, which are a better option for people with shoulder problems, should have pushbuttons at the front and/or easily grasped selection knobs. Overall the **WHIRLPOOL 6th Sense**, **ELECTROLUX Ecovolve EWF1087** and **ELECTROLUX Ultra Silencer EWF1495** are suitable.

■ For those with **impaired vision**, the **SAMSUNG SW81ASP** has pictures on the controls.

■ Simple information on controls is helpful for those with **cognitive impairment**. Most of the machines in this test were pretty 'busy', but the **ELECTROLUX Ultra Silencer** and **SAMSUNG SW81ASP** have simple control steps with memory options.



## WHAT ABOUT THE REST?

The table on page 42 gives a summary of performance scores, features and specifications for all tested models. Of the newly tested models that didn't make it into the *What to buy* list, some considerations include:

- The **CONIA CWM5002F** is let down by its 46% spin efficiency score, and as noted on page 38, it also doesn't rinse well.
- The **BLANCO BFWM7** and **ELECTROLUX Ecovalve EWF1087** front loaders are good overall performers that are particularly energy-efficient, but they don't rinse well.
- The **SIMPSON Eziset 225750** also has relatively poor dirt removal (56%), despite using more water than many other machines.
- The **MAYTAG PAV2755AAW**'s scores are pretty mediocre all round. It also empties water under very high pressure, which means you'll need to check that the drain hose is well secured and watch for water splashing.
- You won't be able to miss the end-of-cycle electronic 'song' that comes with the **SAMSUNG SW81ASP** — it runs for 20 seconds! It's not something you can deselect so you'd want to like the tune. Aside from this, it also has pretty mediocre scores, and an abrupt hot-water shut-off that could cause water hammer or damage older plumbing.
- With poor water and energy efficiency scores the **NEC NW-804** is the lowest-scoring washing machine in the table. It uses warm water in all cycles of a warm or hot wash program, including rinsing (which provides a very effective rinse). This is so unusual nowadays that we contacted NEC to see if we had a faulty sample or batch, but it said a warm rinse with a warm or hot wash is standard. At 285 litres, its total water usage is also extraordinarily high.
- For comments on the **SIMPSON Eziloader 455708E**, see page 38.

## BEYOND THE WASHBOARD

*Washing machines have come a long way since the first manual 'Washing and wringing machine' patent of the 17th century. Electricity entered the washing machine picture in the early 1900s and in 1937 Bendix produced the first automated washer. As well as electricity, the modern washing machine uses three forms of energy to clean clothes: mechanical energy by impeller, agitator or tumbling; thermal energy if you use warm or hot water to wash; and chemical action in the form of detergents.*

## NOTES TO THE TABLE OVERLEAF

### 1 Type

The top-loading machines work via an agitator or an impeller. An agitator sticks up through the centre of the drum from the base and twists and turns the clothes to create movement through the water. Impeller models have an open drum with the impeller at the bottom — it looks like a small bump in the base with ridges that run out from the centre. Movement is created by the impeller's rotation in the base of the drum, creating turbulence.

### 2 Overall score

Dirt removal makes up 40% of the overall score — gentleness and spin, water and energy efficiency are each 15%.

### Columns 3–8

For what we tested and measured to achieve these scores, see CHOICE, September 2005, or go to [choiceextra.com.au](http://choiceextra.com.au) and click on that issue under 'washing machines' in the index.

### 9 Features

For an explanation of these and other

useful features, see CHOICE, September 2005, or go to [choiceextra.com.au](http://choiceextra.com.au) and click on that issue under 'washing machines' in the index.



### 10 Tap connection

Most machines have both hot and cold water inlet hoses; some can be connected just to cold water if you only have the one tap (the machine heats the water) — but they may require a special connector, so ask when buying.

### 11 Capacity

This is the maximum claimed capacity of dry clothes you can wash. We tested using this claimed capacity.

### 12 Running costs

This is an estimate of how much it'll cost you over 10 years for water and electricity if you wash the equivalent of one load every day using a 'normal' cycle, based on 15 cents per kWh for electricity and \$1 per 1000 L for water, and including any electricity used when the machine's connected to power but not in use.

## HOW RELIABLE HAVE SUBSCRIBERS FOUND THEM?

In our latest appliance reliability survey, subscribers told us whether their washing machine (bought in or after 1996) had needed repair in the previous 12 months. Washing machines were one of the more unreliable appliances, with 15% needing repair, and front loaders were slightly more likely to need it than top loaders. The most commonly reported problem was the machine going out of balance.

Differences of 8% or more between brands are meaningful. The numbers in brackets are the number of responses we received for each brand.

### PERCENTAGE NOT NEEDING REPAIR

|                        |    |
|------------------------|----|
| Miele (330)            | 94 |
| Hitachi (188)          | 91 |
| Bosch (191)            | 88 |
| LG (616)               | 88 |
| Simpson (1092)         | 88 |
| Maytag (306)           | 87 |
| Hoover (1255)          | 86 |
| Westinghouse (176)     | 86 |
| Fisher & Paykel (2894) | 85 |
| Whirlpool (957)        | 85 |
| Kleenmaid (320)        | 80 |
| Asko (442)             | 78 |
| Ariston (158)          | 73 |
| Bendix (139)           | 64 |



ATTENTION  
Before using the clothespins, please read the instructions carefully. The clothespins are made of wood and should be used for approximately 2 minutes.

# TEST: Washing machines

## PERFORMANCE

| Brand / model (in rank order within groups)        | 1 Type         | 2 Overall score (%) <sup>*</sup> | 3 Dirt removal score (%) <sup>*</sup> | 4 Gentleness score (%) <sup>*</sup> | 5 Spin efficiency score (%) <sup>*</sup> | 6 Energy efficiency score (%) <sup>*</sup> | 7 Water efficiency score (%) <sup>*</sup> | 7 Water used (L) <sup>*</sup> |
|----------------------------------------------------|----------------|----------------------------------|---------------------------------------|-------------------------------------|------------------------------------------|--------------------------------------------|-------------------------------------------|-------------------------------|
| <b>Up to 5.5 kg</b>                                |                |                                  |                                       |                                     |                                          |                                            |                                           |                               |
| <b>MIELE</b> Novotronic W502                       | Front          | 84                               | 90                                    | 70                                  | 80                                       | 89                                         | 80                                        | 56                            |
| # <b>WHIRLPOOL</b> 6th Sense WF810W                | Front          | 76                               | 79                                    | 75                                  | 65                                       | 81                                         | 73                                        | 73                            |
| # <b>CONIA</b> CWM5002F                            | Front          | 71                               | 69                                    | 79                                  | 46                                       | 88                                         | 78                                        | 55                            |
| <b>FISHER &amp; PAYKEL</b> Pride MW512 (A)         | Top / agitator | 68                               | 77                                    | 53                                  | 74                                       | 70                                         | 52                                        | 131                           |
| <b>FISHER &amp; PAYKEL</b> Excellence GW512 (A)    | Top / agitator | 66                               | 73                                    | 57                                  | 74                                       | 61                                         | 52                                        | 131                           |
| <b>SIMPSON</b> Eziset 550 365550L                  | Top / agitator | 65                               | 65                                    | 41                                  | 72                                       | 72                                         | 72                                        | 77                            |
| <b>SAMSUNG</b> Triflow SW56APP (B)                 | Top / impeller | 61                               | 78                                    | 58                                  | 65                                       | 33                                         | 40                                        | 164                           |
| <b>NEC</b> NW-452 (C)                              | Top / impeller | 56                               | 60                                    | 58                                  | 56                                       | 62                                         | 36                                        | 145                           |
| <b>6 kg to 7 kg</b>                                |                |                                  |                                       |                                     |                                          |                                            |                                           |                               |
| <b>SAMSUNG</b> J1045                               | Front          | 81                               | 85                                    | 71                                  | 76                                       | 85                                         | 83                                        | 60                            |
| <b>SAMSUNG</b> J845                                | Front          | 80                               | 85                                    | 71                                  | 70                                       | 85                                         | 83                                        | 58                            |
| <b>BOSCH</b> Maxx 1200 WFO 2460 AU (D)             | Front          | 79                               | 74                                    | 79                                  | 76                                       | 90                                         | 81                                        | 61                            |
| # <b>BLANCO</b> BFWM7                              | Front          | 78                               | 75                                    | 76                                  | 77                                       | 86                                         | 84                                        | 56                            |
| # <b>ELECTROLUX</b> Ecovolve EWF1087 (E)           | Front          | 77                               | 71                                    | 77                                  | 73                                       | 91                                         | 81                                        | 68                            |
| <b>ARISTON</b> AVXL 105                            | Front          | 74                               | 69                                    | 79                                  | 68                                       | 85                                         | 80                                        | 71                            |
| <b>BOSCH</b> Maxx 1000 WFL 2000                    | Front          | 74                               | 69                                    | 70                                  | 73                                       | 90                                         | 76                                        | 77                            |
| <b>WESTINGHOUSE</b> Complete Care LT6095           | Top / agitator | 70                               | 78                                    | 50                                  | 71                                       | 68                                         | 71                                        | 86                            |
| <b>FISHER &amp; PAYKEL</b> Excellence GW612 (A)    | Top / agitator | 68                               | 75                                    | 50                                  | 81                                       | 71                                         | 53                                        | 154                           |
| <b>FISHER &amp; PAYKEL</b> Intuitive Eco IW712 (F) | Top / agitator | 68                               | 72                                    | 42                                  | 77                                       | 85                                         | 58                                        | 149                           |
| <b>WHIRLPOOL</b> GALBR6245MWO                      | Top / agitator | 66                               | 76                                    | 61                                  | 57                                       | 62                                         | 58                                        | 127                           |
| # <b>SIMPSON</b> Eziloader 455708E (D)             | Top            | 65                               | 46                                    | 79                                  | 49                                       | 97                                         | 83                                        | 59                            |
| <b>SIMPSON</b> Eziset 605 365605L                  | Top / agitator | 65                               | 65                                    | 45                                  | 71                                       | 74                                         | 72                                        | 85                            |
| # <b>MAYTAG</b> PAV2755AAW                         | Top / agitator | 64                               | 73                                    | 60                                  | 55                                       | 60                                         | 58                                        | 149                           |
| <b>7.5 kg or larger</b>                            |                |                                  |                                       |                                     |                                          |                                            |                                           |                               |
| # <b>ELECTROLUX</b> Ultra Silencer EWF1495         | Front          | 82                               | 82                                    | 74                                  | 87                                       | 84                                         | 80                                        | 82                            |
| <b>ARISTON</b> AVXL 129                            | Front          | 77                               | 75                                    | 72                                  | 74                                       | 87                                         | 80                                        | 76                            |
| <b>FISHER &amp; PAYKEL</b> Intuitive Eco IW812 (F) | Top / agitator | 72                               | 74                                    | 54                                  | 84                                       | 86                                         | 56                                        | 177                           |
| <b>WESTINGHOUSE</b> Complete Care LT9555 (G)       | Top / agitator | 69                               | 71                                    | 60                                  | 75                                       | 68                                         | 70                                        | 141                           |
| <b>FISHER &amp; PAYKEL</b> Excellence GW712 (F)    | Top / agitator | 68                               | 69                                    | 54                                  | 86                                       | 72                                         | 55                                        | 168                           |
| <b>SIMPSON</b> Eziset 800 225800L                  | Top / agitator | 68                               | 71                                    | 42                                  | 79                                       | 71                                         | 71                                        | 114                           |
| <b>WESTINGHOUSE</b> Complete Care LT8095 (G)       | Top / agitator | 68                               | 64                                    | 58                                  | 77                                       | 73                                         | 72                                        | 110                           |
| # <b>SAMSUNG</b> SW81ASP (H)                       | Top / impeller | 65                               | 61                                    | 66                                  | 67                                       | 75                                         | 64                                        | 143                           |
| # <b>SIMPSON</b> Eziset 225750                     | Top / agitator | 62                               | 56                                    | 61                                  | 76                                       | 71                                         | 53                                        | 178                           |
| <b>WESTINGHOUSE</b> LT8195                         | Top / agitator | 61                               | 48                                    | 73                                  | 76                                       | 74                                         | 54                                        | 182                           |
| <b>WHIRLPOOL</b> GALSC8255MW (D)                   | Top / agitator | 61                               | 62                                    | 58                                  | 64                                       | 64                                         | 58                                        | 158                           |
| <b>WHIRLPOOL</b> GALSO8000MW (D)                   | Top / agitator | 61                               | 62                                    | 58                                  | 64                                       | 64                                         | 58                                        | 158                           |
| <b>WHIRLPOOL</b> GALSR7244MW (D)                   | Top / agitator | 61                               | 62                                    | 58                                  | 64                                       | 64                                         | 58                                        | 158                           |
| <b>WESTINGHOUSE</b> LT9595                         | Top / agitator | 60                               | 50                                    | 68                                  | 73                                       | 72                                         | 54                                        | 221                           |
| # <b>NEC</b> NW-804 (C)                            | Top / impeller | 54                               | 73                                    | 64                                  | 64                                       | 11                                         | 29                                        | 285                           |

Square brackets indicate technically similar models.

All the machines can do a cold wash except Bosch front loaders, whose minimum is 30°C.

\* Newly tested models.

# All results are for a "normal" warm wash cycle.

\*\* Dimensions are for the smallest box that fits around the machine, allowing for inlets and drain hoses.

† Warranty conditions vary; check with the manufacturer.

‡ Prices are recommended or average retail, as provided by manufacturers in July/August 2006.

ns Not stated.

(A) The manufacturer says newly produced versions have a different water inlet valve that may slightly affect water and energy consumption. These models also have a WELS label. You'll find both versions in shops.

(B) Replaces SW55APP2 (cosmetic differences only).

(C) To be discontinued in October 2006, but you may still find it in shops.

(D) Discontinued but you may still find it in shops.

(E) Upgraded with new software designed for rinse improvement for models manufactured from 1 July 2006. As rinse effectiveness isn't included in our overall score

yet, all other ratings remain valid.

(F) The motor and water inlet valve have been changed since we tested; the newest version may have better rinse performance and has a WELS label. You'll probably find both versions in shops.

(G) These models are now produced with a solid lid rather than glass, and have the model numbers LT955SAU / LT809SAU.

(H) Discontinued but you may still find it in shops. Its replacement, the SW82ASP, is technically identical but has a WELS label.

| FEATURES            |                           |                           |                       |                          |             |                    | SPECIFICATIONS    |                  |                              |                   |           |                            | COSTS                            |              |
|---------------------|---------------------------|---------------------------|-----------------------|--------------------------|-------------|--------------------|-------------------|------------------|------------------------------|-------------------|-----------|----------------------------|----------------------------------|--------------|
| Delay start (hours) | Woollens / handwash cycle | Out-of-balance correction | Selectable spin speed | Auto-sensing water level | Extra rinse | Water-saver option | 10 Tap connection | 11 Capacity (kg) | Dimensions (H x W x D, cm)** | Warranty (years)† | Origin    | Manufacturer / distributor | 12 Running costs (\$ / 10 years) | Price (\$††) |
| 1, 3, 9             | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           |                    | C only            | 5.5              | 85 x 60 x 58                 | 2                 | Germany   | Miele                      | 473                              | 1699         |
|                     | ✓ / ✓                     |                           | ✓                     | ✓                        |             |                    | C only            | 5.5              | 85 x 60 x 53                 | 2                 | China     | Whirlpool                  | 723                              | 799          |
|                     | ✓ / -                     |                           |                       | ✓                        |             |                    | C only            | 5                | 85 x 60 x 52                 | 2                 | China     | Pebble Electronics         | 469                              | 499          |
|                     | ✓ / -                     | ✓                         | ✓                     |                          | ✓           | ✓                  | H & C             | 5.5              | 102 x 56 x 56                | 2                 | NZ        | Fisher & Paykel            | 1205                             | 749          |
|                     | ✓ / -                     | ✓                         | ✓                     | ✓                        | ✓           | ✓                  | H & C             | 5.5              | 102 x 56 x 56                | 2                 | NZ        | Fisher & Paykel            | 1418                             | 859          |
| 3-18                | ✓ / -                     |                           | ✓                     | ns                       | ✓           | ✓                  | H & C, C          | 5.5              | 101 x 58 x 63                | 2                 | Australia | Electrolux                 | 947                              | 669          |
| 2-48                | ✓ / -                     | ns                        | ✓                     | ✓                        | ✓           | ✓                  | H & C, C          | 5.5              | 101 x 60 x 66                | 2                 | Korea     | Samsung                    | 2255                             | 599          |
|                     | ✓ / -                     | ✓                         |                       | ✓                        |             |                    | H & C, C          | 4.5              | 85 x 53 x 61                 | 2                 | Korea     | NEC                        | 1307                             | 479          |
|                     |                           |                           |                       |                          |             |                    |                   |                  |                              |                   |           |                            |                                  |              |
| 3-24                | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           |                    | C only            | 7                | 84 x 60 x 55                 | 2                 | China     | Samsung                    | 733                              | 899          |
| 3-24                | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           |                    | C only            | 7                | 84 x 60 x 55                 | 2                 | China     | Samsung                    | 720                              | 849          |
| 1-19                | ✓ / -                     | ✓                         | ✓                     |                          | ✓           |                    | C only            | 6.5              | 86 x 60 x 59                 | ns                | Thailand  | Bosch                      | 498                              | 1399         |
| Up to 24            | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           |                    | H & C             | 7                | 85 x 60 x 59                 | 2                 | Turkey    | Blanco                     | 621                              | 1199         |
| Up to 23            | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           |                    | C only            | 7                | 85 x 60 x 63                 | 2                 | ns        | Electrolux                 | 538                              | 949          |
| 2, 4, 6, 9          | ✓ / -                     | ✓                         | ✓                     | ✓                        |             |                    | H & C             | 7                | 85 x 60 x 57                 | 2                 | Italy     | Ariston                    | 746                              | 1099         |
|                     | ✓ / ✓                     |                           | ✓                     | ✓                        | ✓           |                    | C only            | 6.5              | 86 x 60 x 59                 | 2                 | Thailand  | Bosch                      | 575                              | 1099         |
| 1-23                | ✓ / -                     | ns                        | ✓                     | ✓                        |             | ✓                  | H & C, C          | 6                | 103 x 58 x 63                | 2                 | Australia | Electrolux                 | 1148                             | 799          |
| 1, 3, 9             | ✓ / -                     | ✓                         | ✓                     | ✓                        | ✓           | ✓                  | H & C, C          | 6.5              | 102 x 60 x 62                | 2                 | Australia | Fisher & Paykel            | 1397                             | 995          |
| 0.25-18             | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           | ✓                  | H & C, C          | 7                | 101 x 60 x 63                | 2                 | Australia | Fisher & Paykel            | 1027                             | 1185         |
|                     | ✓ / -                     |                           |                       | ✓                        | ✓           |                    | H & C             | 6                | 109 x 69 x 65                | 2                 | USA       | Whirlpool                  | 1464                             | 799          |
|                     | ✓ / -                     | ✓                         | ✓                     | ✓                        | ✓           |                    | C only            | 7                | 85 x 60 x 63                 | 2                 | ns        | Electrolux                 | 299                              | 849          |
|                     | ✓ / -                     |                           |                       |                          |             | ✓                  | H & C, C          | 6                | 101 x 58 x 63                | 2                 | Australia | Electrolux                 | 1005                             | 719          |
|                     | - / -                     | ✓                         |                       |                          | ✓           |                    | H & C             | 7                | 110 x 69 x 69                | ns                | USA       | Maytag                     | 1768                             | 1199         |
|                     |                           |                           |                       |                          |             |                    |                   |                  |                              |                   |           |                            |                                  |              |
| Up to 20            | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           |                    | C only            | 8                | 85 x 60 x 60                 | 2                 | ns        | Electrolux                 | 872                              | 1689         |
| 2, 4, 6, 9          | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           |                    | H & C, C          | 7.5              | 85 x 60 x 57                 | 2                 | Italy     | Ariston                    | 748                              | 1599         |
| 0.25-18             | ✓ / ✓                     | ✓                         | ✓                     | ✓                        | ✓           | ✓                  | H & C, C          | 8                | 100 x 65 x 65                | 2                 | NZ        | Fisher & Paykel            | 1169                             | 1285         |
| 1-23                | ✓ / ✓                     | ns                        | ✓                     |                          |             | ✓                  | H & C, C          | 9.5              | 107 x 68 x 73                | 2                 | Australia | Electrolux                 | 1843                             | 1059         |
| 1, 3, 9             | ✓ / -                     | ✓                         | ✓                     | ✓                        | ✓           | ✓                  | H & C, C          | 7.5              | 100 x 65 x 65                | 2                 | NZ        | Fisher & Paykel            | 1563                             | 1075         |
|                     | ✓ / -                     |                           |                       | ns                       |             | ✓                  | H & C, C          | 8                | 107 x 68 x 73                | 2                 | Australia | Electrolux                 | 1430                             | 949          |
| 1-23                | ✓ / -                     | ns                        | ✓                     |                          |             | ✓                  | H & C, C          | 8                | 107 x 68 x 73                | 2                 | Australia | Electrolux                 | 1338                             | 949          |
| Up to 18            | ✓ / -                     |                           |                       | ✓                        | ✓           |                    | H & C             | 8                | 105 x 64 x 70                | 2                 | Mexico    | Samsung                    | 1413                             | 849          |
|                     | ✓ / -                     |                           |                       |                          |             |                    | H & C             | 7.5              | 108 x 67 x 75                | 2                 | ns        | Electrolux                 | 1607                             | 899          |
| 1-23                | ✓ / -                     |                           | ✓                     | ✓                        |             | ✓                  | H & C             | 8                | 108 x 67 x 71                | 2                 | Australia | Electrolux                 | 1579                             | 1009         |
|                     | ✓ / ✓                     |                           |                       |                          | ✓           |                    | H & C, C          | 7.5              | 109 x 69 x 65                | 2                 | USA       | Whirlpool                  | 1752                             | 849          |
|                     | ✓ / ✓                     |                           |                       |                          | ✓           |                    | H & C, C          | 7.5              | 109 x 69 x 65                | 2                 | USA       | Whirlpool                  | 1752                             | 899          |
|                     | ✓ / ✓                     |                           |                       |                          |             |                    | H & C, C          | 7.5              | 109 x 69 x 65                | 2                 | USA       | Whirlpool                  | 1752                             | 949          |
| 1-12                | ✓ / ✓                     |                           | ✓                     | ✓                        | ✓           | ✓                  | H & C             | 9.5              | 109 x 67 x 71                | 2                 | Australia | Electrolux                 | 1984                             | 1269         |
| Up to 48            | - / -                     | ✓                         |                       | ✓                        | ✓           |                    | H & C             | 8                | 107 x 63 x 67                | 2                 | Korea     | NEC                        | 4167                             | 899          |

## WATER LABELLING UPDATE

Since 1 July 2006, newly produced washing machines have been required to have new labels under the Water Efficiency Labelling Scheme (WELS). This six-star rating system (the more stars, the better the water efficiency) replaces the old 'A' rating scheme,

which was only voluntary. In the transition to the new system, washing machines manufactured or shipped prior to 1 July may be sold without a label until 31 December 2007. So you're likely to find a mix of WELS-labelled, unlabelled and 'A' labelled stock in stores.

Some state water agencies and local councils are offering a rebate up to \$150 on purchases of washing machines with a four-star (or better) WELS rating. You'll need to check what rebates are available in your area, which products are eligible, and terms and conditions.





Petrol trimmers outgun their cordless cousins.

# Cutting edge power

## IN A NUTSHELL

■ **On test:** 10 grass trimmers priced from \$69 to \$299, including six petrol models and four cordless (battery-powered) models.

■ **The tested petrol trimmers** are much more powerful, but two of the battery models are effective enough to suit small gardens.

**L**ine trimmers — also known as whipper-snippers, weed whackers or strimmers — can make short work of trimming your lawn edges, and the more powerful models are handy for slashing down long grass or even mowing a small lawn.

## PETROL AND ALTERNATIVES

There are petrol and electric models, with petrol tending to be more powerful. However, in our last test (CHOICE, November 2002), some electric models cut as well as petrol models. They can be a good choice for small to medium-sized yards if you don't want the bother of storing and using fuel, but even for those the long extension cord can be a hassle and for a big yard it's not at all practical.

However, there's another option: cordless battery-powered trimmers that offer the same freedom of movement as petrol models. Are they a viable alternative to comparably priced petrol models?

■ **Petrol** trimmers are the only realistic option if you've got a large yard or have lots of long grass to cut. They're much more powerful than cordless models and can run for much longer before refuelling. However, they're harder to start. You need to adjust the choke, prime the motor and pull the cord (maybe several times).

All the tested petrol models have two-stroke motors, so you need to mix up your own two-stroke fuel (petrol and oil). Four-stroke line trimmers use unleaded petrol alone and are less polluting, but our survey showed there aren't many four-stroke trimmers at the cheaper end of the market. Petrol trimmers are also noticeably noisier than electric/battery models.

■ **Cordless** trimmers are less powerful; even the best of the tested models is much less effective than the petrol models. However, two of the tested cordless models have enough grunt and staying power to handle a small yard.

Also, the battery charge on the ones we tested doesn't last as long as a full tank of petrol, and it takes hours to recharge most of the batteries, compared to only a few minutes to fill a fuel tank. See *All charged up*, page 46, for details.

Most of the cordless models are relatively light — the exception is the **ENVIROMOWER**, which has a lead-acid battery and weighs 5.3 kg. They're also easy to start; on all the tested models, you just squeeze their safety lock and the trigger and they start immediately.

Overall, they create much less pollution than petrol models (they don't emit any themselves, but the electricity used to recharge them mostly comes from coal-burning stations that produce greenhouse





## What to buy

The **STIHL** is a good head in front of the other petrol models for trimming performance, but all of them scored higher than the battery-powered models.

The cordless **BLACK & DECKER** rated best overall for ease of use, though it didn't trim edges or cut long grass as well as the petrol models. It would be suitable for small yards, provided you don't let the grass get overgrown.

### STIHL FS 38

Price: \$249

Type: Petrol

#### GOOD POINTS

- Excellent at trimming horizontally and vertically, and at cutting long grass.
- Well-balanced and very comfortable to use.
- Easiest model to respool.

#### BAD POINTS

- Tall people might find it a little too short, especially when used vertically for edging.

### BLACK & DECKER FIRESTORM NST 2018-XE

Price: \$169

Type: Cordless

See Footnote (A), page 47.

#### GOOD POINTS

- Spare battery supplied.
- Quick one-hour recharge.
- Head can be rotated 180° for vertical trimming.
- Adjustable-length shaft.
- Very easy to start, as are all the tested cordless models.
- Equal best model for vibration.

#### BAD POINTS

- Large guard can obstruct vision when inverted for vertical trimming.
- Not very good at vertical trimming and cutting long grass, although it was the best of the cordless models.



gases). And, of course, there's no messing about mixing up fuel.

However, you do need to dispose of the battery correctly when it's finally dead. Three of the tested cordless models come with nickel-cadmium (NiCad) batteries, which can't be disposed of in normal household rubbish. There are recycling schemes for lead-acid batteries; for disposal options, talk to your local council.

## HOW WE TESTED

We tested the trimmers' performance on:

- Horizontal trimming along fences and walls, and trimming areas of lawn.
- Vertical trimming — with the cutting head perpendicular to the ground — along the edges of paths and garden borders.
- Cutting long grass up to around 45 cm in length.

We also assessed their ease of use, looking at the following aspects:

- How comfortable they are to use, taking into account their weight, balance, handles, angle of the cutting head and so on.
- Respooling the line.
- Using controls.
- Starting.
- Using the line feed.
- Vibration.

## WHAT ABOUT THE REST?

■ All the other petrol trimmers — the **GREEN MACHINE**, **RYOBI** PLT-3043YW, **TROY-BILT**, **GMC** and **HUSQVARNA** — are worth considering. They're good overall performers, though not as effective and/or as easy to use as the recommended **STIHL**.

■ If you're after a cordless trimmer, the **ENVIROMOWER** is also worth considering. However, it's heavy, especially for a cordless model, and its line feed can be annoying to use (see *What to look for*, page 46).

■ The other cordless models, the **OZITO** and **RYOBI** CLT-1223, are too underpowered. They struggled to cut the grass in all our tests. Both are very awkward to use for vertical trimming because their rear handles don't rotate. In fact the **RYOBI**'s instructions say it shouldn't be used as an edger, which seems strange as this is a common use for line trimmers.

| Brand / model (in rank order within groups) | PERFORMANCE         |                         |                         |                                     | 4 FEATURES |        |                  |              | SPECIFICATIONS  |
|---------------------------------------------|---------------------|-------------------------|-------------------------|-------------------------------------|------------|--------|------------------|--------------|-----------------|
|                                             | 1 Overall score (%) | 2 Performance score (%) | 3 Ease of use score (%) | Noise (user's position / 7.5 m, dB) | Line feed  | Clutch | Shoulder harness | Edging guide | Battery         |
| Petrol                                      |                     |                         |                         |                                     |            |        |                  |              |                 |
| STIHL FS 38                                 | 85                  | 94                      | 75                      | 98 / 80                             | Bump       | ✓      |                  |              | na              |
| GREEN MACHINE GM254CLT                      | 78                  | 88                      | 67                      | 101 / 83                            | Bump       | ✓      |                  |              | na              |
| RYOBI PLT-3043YW                            | 77                  | 88                      | 65                      | 102 / 83                            | Bump       |        |                  |              | na              |
| TROY-BILT TB25CS                            | 76                  | 78                      | 73                      | 99 / 81                             | Bump       | ✓      |                  |              | na              |
| GMC GLT25                                   | 73                  | 78                      | 67                      | 98 / 79                             | Bump       |        | ✓                |              | na              |
| HUSQVARNA 24C                               | 73                  | 78                      | 68                      | 99 / 77                             | Bump       | ✓      |                  |              | na              |
| Cordless (battery)                          |                     |                         |                         |                                     |            |        |                  |              |                 |
| BLACK & DECKER FireStorm NST 2018-XE (A)    | 70                  | 54                      | 85                      | 84 / 70                             | Automatic  | na     |                  | ✓            | NiCad, 18 V     |
| ENVIROMOWER Envirotrimmer LT250             | 63                  | 48                      | 77                      | 79 / 69                             | Automatic  | na     | ✓                | ✓            | Lead acid, 12 V |
| RYOBI CLT-1223 (B)                          | 50                  | 20                      | 80                      | 73 / 62                             | Bump       | na     |                  |              | NiCad, 12 V     |
| OZITO CLT-400                               | 49                  | 28                      | 70                      | 80 / 65                             | Bump       | na     |                  |              | NiCad, 18 V     |

## All charged up

We measured how long the battery charge lasted for each of the four cordless trimmers while cutting fairly short grass. While you wouldn't generally use your trimmer to mow a lot of lawn, the area of grass they can cut on one battery charge is a useful comparison. For example, the **BLACK & DECKER** battery only lasted 14 minutes in our test, but the trimmer was powerful enough to cut a fair amount of grass in that time (and the battery recharges in only one hour). The **OZITO** lasted as long as the **ENVIROMOWER**, but only managed to cut a third as much grass.

### HOW GOOD'S THE BATTERY?

| Brand / model (in rank order)        | Charge lasts for (minutes) | Area cut per charge (m <sup>2</sup> )* | Recharge time (hours) |
|--------------------------------------|----------------------------|----------------------------------------|-----------------------|
| BLACK & DECKER FireStorm NST 2018-XE | 14                         | 50                                     | 1                     |
| ENVIROMOWER Envirotrimmer LT250      | 23                         | 75                                     | 12                    |
| RYOBI CLT-1223                       | 21                         | 25                                     | 6                     |
| OZITO CLT-400                        | 23                         | 25                                     | 7                     |

\* This was measured on short grass; performance will vary depending on grass conditions.

## Curves and comfort

Straight-shaft petrol trimmers tend to be more powerful and heavy-duty (and expensive) than curved-shaft models, and can have longer reach. All the tested petrol models have a curved shaft. The length and curve of the shaft, the position of the handles, the weight and balance all contribute to how comfortable a trimmer is to hold. A model that suits a short person may be uncomfortable for a tall person, and vice versa.

The **HUSQVARNA**, **RYOBI PLT-3043YW** and **STIHL** were a little short in some orientations for our testers, who are of medium height. Before you buy a trimmer, handle it in the shop to make sure it suits you for both horizontal and vertical trimming.

## What to look for

- Safety guard:** This is mounted around the rear of the cutting head to reduce the amount of debris flying around. Some guards can limit your view of what you're cutting, such as when cutting vertically with the **BLACK & DECKER**.
- Line length-limiting blade:** All tested models have a small blade mounted on the safety guard that cuts the trimming line off at the correct length. It's important as an overlong line can overload the motor.
- Shoulder harness:** A harness that clips onto the shaft and supports the trimmer's weight can be useful. It's usually an optional extra, and you can't attach one to all trimmers. The **GMC** and **ENVIROMOWER** come with one.
- Line-feed system:** The bump-feed system on most tested models is easy to use: just tap the cutting head on the ground when you need more line to feed out. The **BLACK & DECKER** and **ENVIROMOWER** have automatic feed. The **BLACK & DECKER** feed works well but doesn't give you control over when the line is released. The **ENVIROMOWER** also has automatic feed, but it's not so convenient as it often fails to feed out more line when needed, especially when trimming horizontally along walls. When this happens you have to stop and start the motor in order to feed out new line, and you might need to do this several times to get the required length.
- Edging guide:** This helps you cut in a straight line. The **BLACK & DECKER** and **ENVIROMOWER** come with one.
- Spool type:** Fitting new cutting line, or respooling, can be one of the fiddliest parts of using a trimmer. A trimmer with a single cutting line is usually easier to respool than one with twin lines, though twin lines can give better cutting performance. All the tested petrol models have twin lines and all the cordless models have a single one. The cordless models are all fairly easy to respool. Of the petrol models, the **STIHL** and **TROY-BILT** are by far the easiest, as you don't need to remove the head to respool; you just insert the lines and turn a knob to wind them on.

|     | Cutting diameter (cm) | Origin | Warranty (years) | Manufacturer / distributor | Price (\$)** |
|-----|-----------------------|--------|------------------|----------------------------|--------------|
|     | 39                    | USA    | 2                | Stihl                      | 249          |
|     | 43                    | China  | 2                | Ryobi                      | 299          |
|     | 43                    | China  | 2                | Ryobi                      | 179          |
|     | 43                    | Mexico | 2 (C)            | MTD Products               | 187          |
|     | 37                    | China  | 2                | GMC                        | 99           |
|     | 43                    | USA    | 2                | Husqvarna Outdoor Products | 249          |
| 132 | 30                    | China  | 4                | Black & Decker             | 169          |
| 130 | 25                    | ns     | 2 (D)            | EnviroMower                | 189          |
| 135 | 23                    | China  | 2                | Ryobi                      | 99           |
| 111 | 23                    | China  | 2                | Ozito Industries           | 69           |

All the petrol motors are two-stroke.

\* Not including petrol for petrol models; includes battery for cordless models.

\*\* Recommended retail price, as advised by manufacturers in June/July 2006, or the price we paid in April 2006.

na Not applicable.

ns Not stated.

(A) We tested a sample from NZ. Black & Decker plans to release this model in Australia this year, either through Bunnings under the FireStorm brand or independent stores under the Black & Decker brand with a new model number. We'll let you know any new model name/number details when they're available.

(B) Will be discontinued in November.

(C) Doesn't cover engine; separate engine manufacturer's warranty applies but wasn't supplied.

(D) Battery one year.

## 1 Overall score

This consists of:

■ Performance: 50%

■ Ease of use: 50%

## 2 Performance score

This consists of:

■ Horizontal trimming: 40%

■ Vertical trimming: 40%

■ Cutting performance in long grass: 20%

See *How we tested*, page 45, for details.

## 3 Ease of use score

See *How we tested* for what was assessed for ease of use. All aspects are equally weighted.

## 4 Features

See *What to look for*, below left, for more on these.

**Cutting diameter:** A wider diameter is useful for trimming open areas. The petrol models have a wider diameter than the cordless ones.

**Handles:** Most models have an adjustable handle that can be rotated on the shaft when you turn the trimmer over to change from horizontal trimming to vertical edging (on some models, the cutting head can be rotated instead, for the same purpose). Don't do the handle up too tight — just enough to hold it in place, but so that it still swivels when you turn it over.

**Accessories:** Adjusting tools such as a spanner are often included as standard. Some trimmers have other accessories (usually as optional extras), such as brush-cutting blades or edging heads. The **ENVIROMOWER** is the only tested model to come with an alternative head — a set of hard plastic blades for use in heavy conditions such as long grass. We tested these and found they did cut long grass slightly better than the nylon line, but we used the nylon line score to stay comparable with the other models.

## PETROL

■ **Transparent fuel tank:** Makes it easy to see when you're running low on petrol, and makes refuelling easier as you can see how much petrol to pour in. All the tested models have one.

■ **Clutch:** Stops the cutting head spinning when the motor idles, which is safer while you're moving between areas. The **GREEN MACHINE**, **HUSQVARNA**, **STIHL** and **TROY-BILT** trimmers have a clutch.

## CORDLESS

■ **Adjustable-length shaft:** Because the cordless models' motors are at the head rather than the handle end, they have no drive shaft, so the shaft can be length-adjustable. All the tested cordless models have this feature.

■ **Spare battery:** Useful if you forget to recharge after using the trimmer, and can be handy if you have a larger yard that can't be covered with one battery charge. The **BLACK & DECKER** comes with a spare battery.



## Safety tips

■ Read the safety precautions and instructions before first using the trimmer.

■ Always use eye and ear protection and wear sturdy shoes and long trousers. Gloves and a face shield are recommended, as pebbles and other debris can flick up and cause an injury.

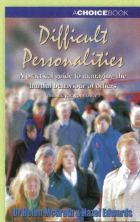
■ Keep people and pets well away — especially if you're edging or scalping (removing grass down to the bare dirt, such as around a tree or rockery).

■ Never use wire or plastic-covered wire, or a metal blade (such as one you might have for some straight-shaft trimmers) instead of the trimmer line, unless it's supplied specifically for that trimmer.

■ Don't start petrol trimmers within 3 m of the fuelling area (or smoke there either), and don't use one in enclosed areas because of exhaust fumes.

■ On clutchless models the line continually rotates when the motor's running, so be careful if you walk around with it while it's switched on.

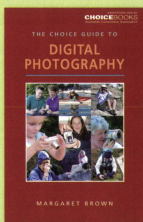
# choicebooks



## DIFFICULT PERSONALITIES

Practical strategies for dealing with the 'difficult' people we all encounter.

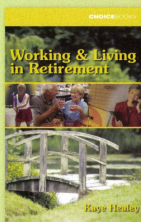
**\$18.00**



## THE CHOICE GUIDE TO DIGITAL PHOTOGRAPHY

Great tips on all aspects of going digital.

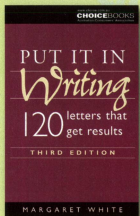
**\$29.25**



## WORKING & LIVING IN RETIREMENT

Options for leading a vibrant and useful post-retirement life.

**\$22.50**

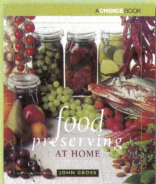


## PUT IT IN WRITING

3rd edition

How to write effective letters that will get you the results you want.

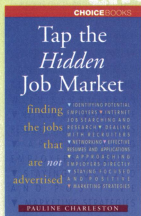
**\$18.00**



## FOOD PRESERVING AT HOME

Easy-to-follow advice on safely preserving food.

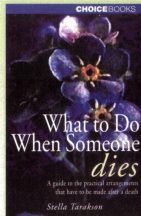
**\$26.10**



## TAP THE HIDDEN JOB MARKET

How to find the jobs that aren't advertised.

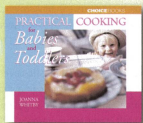
**\$22.50**



## WHAT TO DO WHEN SOMEONE DIES

A practical guide to the arrangements that must be made after a death.

**\$18.00**



## PRACTICAL COOKING FOR BABIES AND TODDLERS

Over 100 recipes your baby, toddler and whole family can enjoy.

**\$19.80**

**See all our great titles at**  
**[www.choice.com.au/books](http://www.choice.com.au/books)**

### HOW TO ORDER:



Call 1800 069 552, 9-5, Mon-Fri, Sydney time, and quote CB/0609



Go to [www.choice.com.au/books](http://www.choice.com.au/books)  
 (P & H \$6 for 1-2 books, free for 3 or more)



# Recalls & bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Product Recalls Australia website: [www.recalls.gov.au](http://www.recalls.gov.au). If you don't have web access, call the Product Safety Policy section of the ACCC on (02) 6243 1262.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

**FOOD: Buona Pasta** has recalled **Buona Pasta Beef** and **Buona Pasta** **Minestrone**, 500 g cardboard box, with best-before dates of 20 Sept 2006 and 27 Sept 2006, sold in SA and Victoria (Mildura only).

**The problem:** It may contain salmonella bacteria, which can cause vomiting, diarrhoea and abdominal pain.

**What to do:** Avoid handling it and don't eat it. If you're concerned about your health see your GP. Dispose of it carefully, or return it to the place of purchase for a refund, or for more information call (08) 8266 1700.

**FOOD: Sanitarium** has recalled **Sanitarium Veggie Delights Classic Hot Dog**, 300 g, use by 16 Jul 06.

**The problem:** It may contain plastic fragments.

**What to do:** Don't eat it. Check your freezer for any affected products. Return it to the place of purchase for a refund, or call 1800 673 392 for more information.

**FOOD: Coles, Pick'n Pay and Coles Online** have recalled **Coles Farmland Apple Oven Baked Fruit Bar**, six-pack, 225 g, with a best-before date of 08 FEB 07 and a barcode of 9300601189229. They were sold in Coles nationally, Pick'n Pay in Queensland and via Coles Online.

**The problem:** They may contain plastic fragments.

**What to do:** Don't eat them. Return them to any Coles or Pick'n Pay supermarket for a refund, or for more information call 1800 061 562.

**FOOD: Kellogg** has recalled **K-time Muffin Bars**, all varieties including apple, blueberry, raspberry, and strawberry and vanilla, best-before dates from 1 May 06 up to and including 31 July 06.

**The problem:** They may contain plastic fragments.

**What to do:** Don't eat them. Return them to the place of purchase for a refund, or call 1800 000 474 for more information.

**FOOD: Roma Food Products** has recalled **Roma Pizza and Pastry Multimax**, 375 g cardboard box, with best-before dates of 17 MAR 08 and 02 MAY 08.

**The problem:** The product contains an undeclared allergen in soy protein.

**What to do:** Don't eat it if you have an allergy or intolerance to soy protein. Consumers without this allergy or intolerance can safely consume this product. If you require a refund, return it to the place of purchase, or for more information call (03) 9776 9044.

**HAIR STRAIGHTENER: Dateline Imports** has recalled **Silver Bullet Lightning Straightening Iron**, model ES2000, purchased after 1 March 2005, and **Silver Bullet Lightning Plus Straightening Iron**, model ES2300, purchased between 9 November 2005 and 28 February 2006. CHOICE reported on the ES2000 in the August 2005 issue and it was in the *What to buy* list.

**The problem:** There's a risk of an electric shock because of inadequate insulation.

**What to do:** Stop using it. Call Dateline Imports on 1800 251 215 between 10 am and 3 pm, Monday to Friday, for further instructions.

**DRINK BOTTLE: Cellcorp Global Limited** has recalled **Butterfly drink bottle**, sold as part of the Butterfly Tent Combo through Kmart stores from April to 9 June 2006.

**The problem:** The bottle nozzle may dislodge from some bottles and pose a choking hazard.

**What to do:** Don't use it. Return it to any Kmart store for a replacement bottle top, or to have the bottle replaced call Cellcorp Global Limited on (03) 9326 8811 or email [susie.demorement@cellcorp.biz](mailto:susie.demorement@cellcorp.biz).

**HIGHCHAIR: C O White**, trading as **Childcare Nursery Products**, has recalled **Stella highchair**, with a date of manufacture between 040205 and 100705 and item number 044250-075, sold between April 2005 and January 2006, mostly through Target and Target Country stores.

**The problem:** A problem with the moulding causes the plastic top hinge to split apart, leaving the highchair seat unsupported.

**What to do:** Don't use it. The chair has now been superseded by an updated model. To organise a repair, replacement or refund, call Childcare Nursery Products on 1800 332 271 between 9 am and 4:30 pm AEST, Monday to Friday, or go to [www.childcareproducts.com.au](http://www.childcareproducts.com.au) for more information.

**CHILDREN'S CLOTHES: Best & Less** has recalled **Kid Stuff infant girls' cord pants**, sizes 0-2, sold from 23 March 2006 for \$13.99, and with a style/SKU number of 6967.81.

**The problem:** A manufacturing fault may result in the metal stud buttons on the front waistband and front pockets separating from their attachment base when strongly pulled.

**What to do:** Stop using them and remove them from the reach of children. Return them to any Best & Less store for a refund or replacement in a similar style of equivalent value. For more information call 1800 762 066.

**CHILDREN'S SHOES: The Bata Shoe Company** has recalled all pairs of its **Bubblegum Pancake range**, serial numbers 389-55901 and 389-99901, available for sale since August 2005. It was made in red and blue versions and had two plastic toggles on the shoelaces.

**The problem:** The toggle on the lace can be removed and pose a choking hazard to young children.

**What to do:** Remove them from the reach of children. Return them to the place of purchase, or to Bata Shoe Company of Australia (Attention: Bubblegum Product Recall), 1158 Nepean Highway, Mornington 3931. A refund will be provided, as well as reimbursement of the postage costs. For more information call 1800 644 297.

**ESPRESSO MAKER: Playcorp** has recalled **Evans & Taylor Milano Espresso Maker** sold in two-cup

150 mL, four-cup 210 mL and six-cup 350 mL configurations. They were sold between October 2005 and February 2006.

**The problem:** Some products exploded when heated on a stove-top.  
**What to do:** Stop using it. Return it to the place of purchase for a refund, or to Playcorp, Level 1, 425 St Kilda Road, Melbourne 3004, or call Playcorp on 1800 887 715 to arrange a refund.

**TREADMILL: Target** has recalled **LifeGear Silver Track motorised treadmill**, sold through Target stores.

**The problem:** The assembly of a component in the treadmill doesn't comply with the Australian standard and poses an electrical safety hazard.

**What to do:** Stop using it. Call the Target Customer Relations Department on 1800 814 788, Monday to Friday between 9 am and 5 pm AEST to arrange for the installation of a replacement component, or to arrange a return and refund.

**KNIFE: OfficeMax Australia** has recalled **Heavy Duty Utility Knife with retractable blade**, a knife with a red outer casing and an OfficeMax product code of 1285750.

**The problem:** The plastic casing may split along the seam, exposing the knife blade.

**What to do:** Don't use it. Contact your local OfficeMax store and a representative will arrange to collect it.

**FOG MACHINE: Funtastic** has recalled **Vibes fog machine**, sold through Kmart and The Warehouse stores between October 2005 and June 2006, with item number C66118.

**The problem:** There's a risk that an internal short may develop, causing it to overheat and melt.

**What to do:** Don't use it. Return it to the place of purchase for a refund, or for more information call 1800 244 543 or 1800 660 655 between 9 am and 4:30 pm AEST, Monday to Friday.

**BRAKE FLUID: Castrol** has recalled **Castrol Response Dot 4 brake fluid** in a 4 L dark grey bottle.

**The problem:** It's incorrectly labelled and contains another form of lubricant. The correctly labelled product for Castrol Response Dot 4 brake fluid is in a red bottle.

**What to do:** Stop using the product from the grey bottle immediately. Call Castrol on 1800 681 099 for more information.



The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance their quality of life. It's a Council member of Consumers International.

**100% independent.** Our income is derived solely from the sale of CHOICE and our other publications and products. All the products we subject to full testing are bought by us in the marketplace; sometimes to get the latest model we may buy directly from a manufacturer where we can select a random sample. We never accept gifts from manufacturers or retailers; we sometimes borrow samples, especially of new products, for quick reviews. We are not beholden to any commercial, government or union interests, and we don't accept advertising.

**We test and rate products and services.** Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a Best Buy. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted.

**Representing your interests.** We lobby and campaign on behalf of consumers to promote their rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

**'No commercial use' policy.** Our ratings and reports may not be used in advertising or for any other commercial purpose. ACA will take all steps to prevent commercial use of its materials, its name, and the name of CHOICE or its other publications and products. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; phone (02) 9577 3399; fax (02) 9577 3395; email [ausconsumers@choice.com.au](mailto:ausconsumers@choice.com.au).

**Permissions.** Reproduction of CHOICE, CHOICE Books and other CHOICE publications, in whole or in part, is forbidden without prior written permission (and is never permitted for commercial purposes). Address requests to CHOICE Consumer Services at the address below.

**Your privacy.** We're committed to protecting your privacy, and abide by Australia's National Privacy Principles. We never sell or give our mailing lists to other organisations. If you'd like to read our privacy policy, it's on our website or we can send you a copy.

**All literary and artistic works** and compilations of information are the subject of Australian and international copyright © Australian Consumers' Association 2006. CHOICE™ is a trademark of the Australian Consumers' Association. All rights reserved.

**CHIEF EXECUTIVE OFFICER:** Peter Kell. **Executive assistant:** Georgina Saltos. **DEPUTY CEO:** Norm Crothers. **Office administrator:** Sylvia Bone.

**CHOICE:** Editor Jane Mackenzie. **Writers/journalists** this issue Britt Baader, Kate Browne, Rachel Clemons, Alan Dooley, Michael Hohl, Helen Kearney, Kim Laurie, Louise McCabe, Uta Mihm, David Oakenfull, Nobe Syme.

**CONTENT GENERATION:** Chris Barnes, Rachel Clemons, Alan Dooley, Michael Hohl, Uta Mihm, David Oakenfull, Martha Psiroukis, Chris Ruggles, Nobe Syme.

**CHOICE ONLINE:** Manager Linda Magee, Chris Ruggles. **Editor Robyn Ball.** Reihana Khan, Glenn Mason, Amira Meyer, Elizabeth Tourastatos.

**MEDIA:** Indira Naidoo.

**RESEARCH AND TEST CENTRE:** Manager John Ashes. **Laboratory:** Manager Klaus Neuscheler. Jo Bekdash, Antonio Bonacruz, Brian Champion, Geoff Day, Peter Horvath, Mohamed Jawahir, Fiona Mair, Scott O'Keefe, Neil Patterson, Benjamin Rossetto, Michael Steen, Petr Valouch. **Buying:** Dorothy Kneale, Sonja Scodeller. **Research:** Christine Shadley, Joe Sydney. **Test:** Research John Ashes.

**MARKETING AND COMMUNITY:** General Manager Mary Harris. **Community Research:** Manager Lara Matkovic, Rani Ellison, Katherine Ross. **Marketing:** Kellie Thomson, Zac Godkin. **Consumer Services:** Manager Bill Stuart, Caroline Haydon, David Hill, Shilpa Rajivska, Alice Richards, Allan Sun. **Production:** Manager Dorell Shy. **Art director:** Michelle Havenstein. **Senior designer:** Jacqui Fry. **Photographer:** Gene Ross.

**QUALITY AND HUMAN RESOURCES:** General Manager Barbara Manchester. **Quality Assurance and Control:** Manager Pam Gardiner. **Assistant Manager:** Corinna Harrison. **Verifiers:** Ben Bridges, Sharon Cauduro, Tracey Clancy, Frank Donaghy, Lawson Lobb, Karen Palmer, Alister Sharp, Melanie Stolic.

**POLICY AND CAMPAIGNS:** General manager Gordon Roroff. **Policy:** Nick Coates, Clare Hughes, Violetta Korczak, Allison So. **Campaigns Co-ordinator:** Lizzie Ball. **BUSINESS:** Chief Finance Officer Laia Green. **Accounts:** Jeanette Dwyer, Kang Zhu Gu, Sera Raicoma. **Administration:** Jeanette Porter, Gail Siavero. **Records management:** Shirley Collins. **ICT:** Manager Stephen Macdonald, Charles Ly. **Subscriptions:** Manager Bill Stuart. **Supervisor:** Nootyaa Hwang. **Co-ordinator:** Theima Bracken, Lyndie-Mae Morgan, Fiona Pollard, Phasathorn Wootiatpom.

**Marketing statistics** by GfK Marketing Services. **Financial information** supplied by Carriev. **Services information** supplied by Standard & Poor's.

The Australian Consumers' Association is a not-for-profit company limited by guarantee. ACN 000 281 925. ABN 35 799 246 568. Registered office: 57 Carrington Road, Marrickville 2204, Australia.

# Health information you can trust

One-year personal subscription is just \$55 (10 issues!)

Confused by the amount of health information available?

Break through the clutter with CHOICE

*Health Reader.* Get the latest on nutrition, exercise, medications, children's health, cancer disease, cancer prevention and much more.

To subscribe go to **www.choice.com.au/magazines** or call us toll-free on **1800 069 552**

(please quote INS/0609)



# Index

## HOW TO USE THIS INDEX

Bold type indicates a test, survey or trial report, normal type indicates other articles.

\* indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls. For space reasons, the index generally doesn't include Choice Cuts and other small pieces.

|                                 |                    |                                     |               |                                              |               |                                     |           |
|---------------------------------|--------------------|-------------------------------------|---------------|----------------------------------------------|---------------|-------------------------------------|-----------|
| Air conditioners, split-system  |                    | Food                                |               | LCD TVs,                                     |               | Slimming products                   | Jan/Feb   |
| Inverters                       | Oct, Dec*          | balsamic vinegar                    | Nov           | 66 cm                                        | Dec           | Smartphones                         | Nov       |
| Airline lounge clubs            | Jun, Sep*          | bread                               | Sep           | 81 cm                                        | Aug           | Smoke alarms                        | Jun       |
| Animal testing for cosmetics    | Apr                | crackers and crispbread             | Nov           | LCD vs plasma TVs                            | Nov           | Snoring, anti-snoring products      | Apr       |
| Backpacks for school            | Dec                | fast food, healthier                | Mar           | <b>M</b> eat pies                            | May           | Solar-powered garden lights         | Aug       |
| Bakeware, silicone              | Aug                | fish, frozen                        | Jan/Feb       | Media merging                                | Aug           | Solariums                           | Nov       |
| Balsamic vinegar                | Nov                | food at sports venues               | Aug           | Microwave ovens                              | Jun           | Speaker docks for iPods/MP3 players | Sep       |
| Barbecues, gas                  | Dec, Jan/Feb*      | 'fresh' fruit and vegetables        | Aug           | Mixers, benchtop                             | Dec           | Strollers                           |           |
| Benchtup materials, kitchen     | Aug                | 'healthfood' in                     |               | Mobile phones                                |               | double                              | Aug       |
| Bicycle helmets for children    | Nov                | supermarkets                        | May           | CDMA                                         | Nov           | layback                             | May, Aug* |
| Blenders, handheld              | Apr                | hummus                              | Jan/Feb       | GSM                                          | Jun           | Suitcases, wheeled                  | May       |
| Body fat scales                 | Oct                | meat pies                           | May           | Mobility scooters                            | Jan/Feb       | Sun safety                          | Nov       |
| Read                            | Sep                | orange juice                        | Jun           | Money — see financial                        |               | Super, eligible rollover funds      | Aug       |
| Reathalysers                    | Dec                | pasta sauces                        | Jun           | Mosquito repellents, personal                | Dec           | Supermarket brands                  | Mar       |
| Camcorders                      | Dec                | pesticides in fruit and veg         | Apr           | MP3 players                                  | Apr, Jun*     | <b>T</b> anning salons              | Nov       |
| Cameras                         |                    | probiotics                          | Jun           | speaker docks                                | Sep           | Telephones — see Phones             |           |
| digital                         | Oct, Apr           | promotions to kids                  | Jun           | Music, digital                               | Apr, Jun*     | Television                          |           |
| webcams                         | Mar                | protein bars                        | Jul           |                                              |               | LCD, 66 cm                          | Dec       |
| Carpet buying guide             | Jul                | salt                                | Apr           |                                              |               | LCD, 81 cm                          | Aug, Sep* |
| Car                             |                    | Fridges                             |               |                                              |               | LCD vs plasma TVs                   | Nov       |
| ANCAP crash tests               | Apr, Jul           | mixed sizes                         | Nov, May      | <b>N</b> ail salons                          | Sep           | plasma, 106 cm                      | Mar       |
| GPS navigation systems          | Jul                | side-by-sides                       | Nov           | Nannies, finding one                         | May           | set-top boxes/PVR                   | Jun       |
| 'green'                         | Sep                | Fruit, 'fresh'                      | Aug           | Negative gearing                             | Jul           | Termite inspections                 | Oct       |
| security                        | Mar                | Funerals                            | Oct           | Notebook computers                           | Jun           | Timers                              | Jan/Feb   |
| tyres                           | Mar, May*          | Garden solar-powered lights         | Aug           | Nursing homes                                | Sep           | Toasters, four-slice                | Mar       |
| used car safety                 | Nov                | Gas barbecues                       | Dec, Jan/Feb* | <b>O</b> nline DVD rentals                   | Oct           | Tyres                               | Mar, May* |
| Child/baby concerns             |                    | GPS car navigation systems          | Jul           | Orange juice                                 | Jun           | <b>U</b> SB keys                    | Apr       |
| backpacks for school            | Dec                | Grass trimmers                      | Sep           | Ovens, microwave                             | Jun           | <b>V</b> acuum cleaners             | Jan/Feb   |
| bicycle helmets                 | Nov                | 'Green' cars                        | Sep           | <b>P</b> ainkillers                          | Mar           | Vegetables, 'fresh'                 | Aug       |
| dummy safety                    | Jul                | 'Green' multipurpose                |               | Pasta sauces                                 | Jun           | Video equipment                     |           |
| food promotions                 | Jun                | cleaners                            | Apr           | Personal trainer, finding a                  |               | camcorders                          | Dec       |
| high chairs                     | Oct                | <b>H</b> air shampoo                | Jul           | good one                                     | Apr           | DVD/hard disc                       |           |
| strollers, double               | Aug                | Health                              |               | Personal video recorders (PVR)/set-top boxes | Jun           | recorders                           | May, Jun* |
| strollers, layback              | May, Aug*          | anti-snoring products               | Apr           | Pest managers, finding a                     | Oct           | PVR/set-top boxes                   | Jun       |
| Cleaners, 'green' multipurpose  | Apr                | detergent kits                      | Oct           | good one                                     | Oct           | Vinegar, balsamic                   | Nov       |
| Clothes dryers                  | Aug                | hearing aids                        | Jul           | Pesticides in fruit and veg                  | Apr           | <b>W</b> ashing machines            | Mar, Sep  |
| Coffee, espresso machines       | Jan/Feb            | slimming products                   | Jan/Feb       | Phones                                       |               | Water heaters                       | Sep       |
| Column heaters                  | Jun                | sun safety                          | Nov           | cordless                                     | Jan/Feb, May* | Web cameras                         | Mar       |
| Computers, laptop               | Jun                | wheatgrass juice                    | May           | mobile — see Mobile phones                   |               | Wheatgrass juice                    | May       |
| Cordless phones                 | Jan/Feb, May*      | Health insurance, gap               | Sep           | smart                                        | Nov           | Wine, red                           | Dec       |
| Corkscrews                      | Mar                | Healthcare system, how to           |               | Pies, meat                                   | May           |                                     |           |
| Cosmetics, animal testing       | Apr                | save money                          | Sep           | Plasma TVs, 106 cm                           | Mar           |                                     |           |
| Crackers and crispbread         | Nov                | 'Healthfood' in supermarkets        | May           | Plasma vs LCD TVs                            | Nov           |                                     |           |
|                                 |                    | Hearing aids                        | Jul           | Probiotics                                   | Jul           |                                     |           |
| <b>D</b> etox kits              | Oct                | Heaters                             |               | Protein bars                                 | Jul           |                                     |           |
| Digital camcorders              | Dec                | column                              | Jun           | <b>R</b> ed wine                             | Dec           |                                     |           |
| Digital cameras                 | Oct, Apr           | water                               | Sep           | Refrigerators — see Fridges                  |               |                                     |           |
| Digital music                   | Apr, Jun*          | High chairs                         | Oct           | Rights when shopping                         | Dec           |                                     |           |
| Dishwashers                     | Jan/Feb, Mar*, Jul | Home theatre systems                | Jan/Feb       | <b>S</b> alt                                 | Apr           |                                     |           |
| Dryers, clothes                 | Aug                | Hummus                              | Jan/Feb       | Sandwich (panini) presses                    | May, Jul*     |                                     |           |
| Dummy safety                    | Jul                | <b>I</b> nsect repellents, personal | Dec           |                                              |               |                                     |           |
| DVD/hard disc recorders         | May, Jun*, Jul*    | Insulation                          | May           |                                              |               |                                     |           |
| DVD rentals, online             | Oct                | Irons, steam                        | Jun           |                                              |               |                                     |           |
| <b>E</b> ligible rollover funds | Aug                | <b>J</b> uicers                     | Oct           |                                              |               |                                     |           |
| Espresso machines               | Jan/Feb            | <b>K</b> itchen benchtop materials  | Aug           |                                              |               |                                     |           |
| <b>F</b> ast food, healthier    | Mar                | <b>L</b> aptop computers            | Jun           |                                              |               |                                     |           |
| Fish, frozen                    | Jan/Feb            | Lawn trimmers                       | Sep           |                                              |               |                                     |           |
|                                 |                    | Lawnmowers, petrol                  | Nov           |                                              |               |                                     |           |

## COUNCIL MEMBERS

The Australian Consumers' Association is governed by an honorary council elected by the voting members. (For information about voting membership, call (02) 9577 3399.) Members of the council give their time without reimbursement, and are not engaged as principals in industry, advertising or sales.

**COUNCIL:** Chair: Jan McClelland. Deputy Chair: Jenni Mack. Members: Robin Brown, Cynthia Cliff, Chris Field, Dianne Hill, Phil Marchionni, Joan Staples, John T D Wood.



**Just like grandma used to make!**

With a dash of humectant, some release agent, emulsifier and a pinch of preservatives 281, 202 and 220...

**INGREDIENTS:** Wheat Flour, Sugar, Canola Oil, Egg, Glucose Syrup (from wheat), Humectant (422), Release Agent (contains soy), Milk Solids Non Fat, Baking Powder (raising agents (450, 500, 170), wheaten starch), Thickener (1442), Emulsifier (471), Salt, Preservatives (281, 202, 220), Acidity Regulator (575), Flavour, Colours (110, 102), Vitamin (thiamine).

**PHARMACIST ONLY MEDICINE**  
KEEP OUT OF REACH OF CHILDREN

**DEMAZIN**  
SODIUM CHLORIDE (HYDROCHLORIDE) SOLUTION 1.1%  
PHOSPHORIC ACID (HYDROCHLORIDE) 1.1%



**CAUTION**

This preparation may cause drowsiness. If affected, do not drive or operate machinery. Avoid alcohol. If you are presently taking medication for hypertension (high blood pressure), coronary artery disease or depression, consult your doctor before using this product. This product contains sorbitol which may have a laxative effect or cause diarrhoea in some people.

Packaged for your protection with child resistant/tamper evident cap. Do not use if ring is separated from cap.

**CAREFUL, ALL YOU KIDDIES UNDER SIX — NO DRINKING, AND DEFINITELY NO DRIVING AFTER A DOSE OF THIS!**

(...and desist from operating heavy machinery too).

**PROBABLY BEST TO WAIT UNTIL THE SALE'S OVER IF YOU'RE GOING TO BRISBANE...**

**PRICE BEAT GUARANTEE**  
Bring us a competitor's quote and if it's better, **WE'LL BEAT IT!**

**DOMESTIC AIRFARES ON SALE**  
BOOK NOW & SAVE HURRY! LAST CHANCE!  
**SALE ENDS TODAY!**

**BRISBANE**  
ONE WAY AIRFARE WAS \$199 NOW FROM **\$275\***  
SAVE **\$76\***

**WELBORNE**  
ONE WAY AIRFARE WAS \$199 NOW FROM **\$275\***  
SAVE **\$76\***

**DOMESTIC HOTEL SALE**



**We've heard of Colonel Sanders' Kentucky Fried Chicken with its 11 secret herbs and spices...**

But here there are at least 18 ingredients to make the chicken ... well ... chicken.

## AN OFFER ONLY FOR THE PSYCHIC?

Our reader wants to know how he can tell if he's dissatisfied with one of these products if he can't actually open it before returning it...



## No Risk Guarantee

If you're not satisfied with the quality of a product, simply return the unopened product anytime within two months of purchase for a full refund of its purchase price. (Postage charges are not refundable).

**Pampas**  
spring roll pastry



**Spring Roll pastry that's suitable for ... wait for it ... spring rolls!**

11-year-old Renee Lynch told us she was thrilled to finally find a suitable entry for the *Hard Word* page.

## HOW ABOUT A LITTLE HELP?

The prize for the best entry goes to M and S Szmerling for the Demazin infant syrup. Thanks also to L Allen, A Aristides, T Jorgensen, M Leamonth, S Lowing and R Lynch for their contributions to this month's *Hard Word*. Please keep them coming.

If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries — we need the originals.